Kloepfer & Co.

DEALERS IN

COAL and WOOD

YARD AT G. T. R. STATION

Telephone No. 65 Office, 12 Queen St. North

BERLIN, ONT.

BANK OF HAMILTON

BERLIN BRANCH

KING, COR. QUEEN STREET

General Banking Business Conducted

SPECIAL ATTENTION GIVEN TO
SAVINGS BANK DEPARTMENT

NO FORMALITIES NO DELAYS

PHONE 737

DOMINION CIGAR STORE AND BILLARD PARLOR

FIRST-CLASS SHOE SHINING PARLOR
IN CONNECTION. SHINE 5c.

HATS CLEANED

All kinds of hats cleaned while you wait.
or leave them. Prices as follows:

Panama Hats - 75c Straw Hats - - - - 25c
Silk Hats - - 50c Christies and Fedoras 15c

Special Prices on Ladies' Hats.

C. ROZENS, Prop. 36 KING ST. EAST

WATERLOO MUTUAL

Fire Insurance Company

ESTABLISHED IN 1863.

HEAD OFFICE, WATERLOO, ONT.

Total Assets, 31st December, 1909, over - - - - - - $650,000.00
Policies in Force in Western Ontario, 30,000.

WM. SNIDER, President.
GEORGE DIEBEL, Vice-President.
FRANK HAIGHT, Manager.
T. L. ARMSTRONG, Inspector.

BOARD OF DIRECTORS:

JAMES LIVINGSTON
D. J. H. WEBB
J. L. WIDEMAN
ALLAN BOWMAN
WILLIAM SNIDER
THOMAS GOWDY
P. E. SHANTZ
GEORGE DIEBEL
FRANK HAIGHT

The LOUIS BREITHAUPT ESTATE

OFFICE 56 KING STREET WEST.

Desirable Building Lots and Factory Sites FOR SALE in best parts of town.

Stores, Offices, Manufacturing Premises, and Dwelling TO LET

THE BREITHAUPT LEATHER CO., LIMITED

15 Queen Street North

Tanners and Leather Merchants

TANNERIES—BERLIN, PENETANG AND LISTOWEL

PAUL PEQUEGNAT

HAS THE LARGEST
ASSORTMENT OF

GOLD and SILVER
WATCHES

IN THE COUNTRY, ALSO

Rings, Ear-Rings, Brooches, Pins, Lockets, Set in Diamonds and other precious stones remarkably cheap.

CLOCKS, SILVERWARE, ETC.

IN ENDLESS VARIETY.
FIRST QUALITY, LOWEST PRICES.

Watches, Clocks and Jewelry Repairing a Specialty.

SPECTACLES AND EYE-GLASSES
TO FIT ANY SIGHT

Everything reduced in Ear-Rings, Brooches, Necklaces and Lockets.
Call on me when you want to have good value for your money.
Cheapest store in Berlin for quality and durability.
Don't forget to come and buy a "Berlin Clock."

PAUL PEQUEGNAT,

30 KING ST. WEST, - - BERLIN, ONT.

J. L. EIDT

DEALER IN

FLOUR, OATMEAL, BREAKFAST FOOD,

Potatoes, Oilcake, Linseed Meal.

LAND, ICE CREAM, ROCK AND FINE AND COARSE SALT.

AND ALL KINDS OF FEED.

BEANS A SPECIALTY.

Seeds of all kinds. Headquarters for all kinds of Lawn Seeds.

LAND PLASTER.

17-19 BENTON ST., near Post Office. TELEPHONE 19.

LOUIS BARDON

BAKER

All Kinds of Bread and Cakes
Delivered to Order.

All dough mixed by machinery.
Wedding Cakes a specially.

64-6 FOUNDRY ST. SOUTH.

PHONE 519. BERLIN, ONT.

AMOS BRICKER & SONS

THE FINEST AND BEST RIGS
AND HORSES ALWAYS ON HAND.

Special attention given to Carriages for Funerals and Weddings

MOVING AND TRUCKING DONE
ON THE SHORTEST NOTICE.

97-99 King St. West **Phone No. 146** **BERLIN ONT.**
Residence 215 Frederick **Phone 521**

VERNON'S

BERLIN, WATERLOO AND BRIDGEPORT

STREET, ALPHABETICAL, BUSINESS and MISCELLANEOUS

DIRECTORY

FOR THE YEARS

1910-11

CORRECTED TO
JULY 1st, 1910

PRICE,
$2.50.

EIGHTH EDITION.

HENRY VERNON & SON, PUBLISHERS,
HEAD OFFICE—127 JACKSON ST. WEST, HAMILTON, ONT.
WESTERN OFFICE—COOTE BUILDING, LONDON, ONT.

GRIFFIN & RICHMOND, Printers, 14 Rebecca St.

PREFACE

THE PUBLISHERS, in presenting their Eighth Edition of the BERLIN, WATERLOO and BRIDGEPORT DIRECTORY, beg to thank the people for the liberal support they have received. Every means has been taken to render the new Directory accurate and up-to-date in every detail known by progressive Directory Publishers. The work will be published by them annually, and we hope merchants and business men generally, who want the very best will reserve their orders till they see us.

HENRY VERNON & SON,
PUBLISHERS,
127 Jackson St. West, Hamilton.

July, 1910.

5 POINT GROCERY

Cor. Frederick and Lancaster Sts. **Phone No. 475**

H. J. AHRENS,

DEALER IN

GROCERIES and PROVISIONS

BERLIN, ONT.

BOEHMER BROS.,

JEWELERS AND OPTICIANS

DEALERS IN

WATCHES, JEWELRY, CLOCKS, SILVERWARE, Etc.

THE STORE WITH THE RIGHT PRICE

Repairing of Watches, Clocks and Jewelry a Specialty.
All work guaranteed and done when promised.

BOEHMER BROS., Jewelers.

46 King St. East, cor. Frederick St. BERLIN, ONT.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

TOWN OF BERLIN

STREET DIRECTORY

HENRY VERNON & SON, PUBLISHERS

ADAMS, from Margaret ave

160 J C Breithaup
166 Mrs C Breithaupt
166 A L Breithaupt
Breithaupt's Tnry

ADAMS LANE, from Adams

26 W J Barber
28 Henry Davidson
34 Vacant

AGNES ST, from 305 King west

15 Jacob Dechert
17 R Fleischauer
+Water st crosses
38 J H Woolner
42 Adam Hahn
54 Jacob Heinrich
126 Fred Steinke

AHRENS ST east, n side, from 91 Queen n to Frederick

6 Thomas Pearce
8 S J Williams
12 A J Kimmel
16 Rev W A Bradley
20 G R Metcalfe
24 Wm McCuaig
28 L F Cline

AHRENS ST e, s side

9 Wm Meinke
15 T H Middleton
17 J B Weaver
23 D B Detweiler
25 Geo Harrison

AHRENS ST west, n side, from 86 Queen n to limits

12 Mrs M Erb
14 Martin Schiedel
18 Geo H Clarke
22 Mrs T Mandelsloh
26 Harvey Sims
30 Rev H W Crews
36 J S Smith
42 Adam Kuehner
46 Jacob B Oswald
50 John A Rittinger
54 John Dessler
58 Wm Jackson
+Yonge st crosses
Hibner Place
+Maynard st comncs
74 John Decker
80 John Wittnebel
90 George Steen
+Victoria st crosses
94 Geo H Scharlack
G T R Track
102 Benj Burnham
104 Gustav Podham
108 Theo Hannusch
+Breithaupt st cros's
118 Mrs Anthy Bross

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

PIANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE Paid-up Capital, $10,000,000 Reserve, $6,000,000 Total Assets, $150,000,000
Transacts a General Banking Business. Interest Allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
ROYAL
Insurance Co.
LIMITED
Established 1845
Assets, $71,000,000

122 Alvin Whittig
124 Theo Murawski
126 Saml Rellinger
+Wellington st cros's
139 Wm Zeigler
144 Albt Kost, gro
+Louisa st crosses
148 Vacant
150 John Diemert
152 Thos Roesch
154 Albert Vogel
158 A Hannush
162 Louis Boissoin
166 Geo H Reinhardt
170 A Scheidel
172 Jacob D Ullrich
176 J Richber
+Wilhelm st crosses
180 Peter Stadnik
184 Louis Heldt
188 Mrs Chas Becking
192 Chas Thornton
196 H Kennedy
200 John A Bauman
208 H P Ellis
212 Benj Wismer
216 Philip Sauer
220 Moland Compas
224 Isaac Gehl
228 August Killion
230 Edwd J Schaefer

AHRENS ST w, s side

9 Geo O Philp
11 Geo Sehl
17 Ephriam Bricker
21 Herman Rittinger
25 A S Green
29 A W Feick
33 Vacant
37 J B Kirby
41 A A Voelker
45 L Kuehner
47 Mrs E Janke
51 Vacant
+Yonge st crosses
67 Mrs Lena Balzer
69 Saml Woelfle
71 C J Clemens
73 George Painter
79 Mrs Louisa Heist
83 T J Mowat
+College st ends
87 L McBrine
91 Chas Englert
95 A A Rose
+Victoria st crosses
G T R Track
111-13 Krug Furniture Co
+Breithaupt st cros's
135 Emanuel Unger
+Wellington st cros's
143 Chas Stockfisch
+Louisa st crosses
Lippert & Co, furniture
167 Chas W Hoy
169 John Looker
+Wilhelm st crosses
181 E J Karn
183 Mrs S N Saunders
191 Philip Schaefer
199 Henry Loos
205 Fred Wittschonke
209 Kasper Cwickata
211 Jacob Rausch
215 Chas Schug
217 Frank Klugman

ALBERT ST north, e side, from 190 King e to Weber

+Elgin st crosses
49 Henry Wolfhard
53 Emanuel Berner
57 Wm Stuckhardt
65 Mrs Leah Berner

ALBERT ST north, w side

10 Simon Wye
14 Nelson Snider
18 Chris Lembke
22 John A Huber
26 Chas Koehler
+Elgin st crosses
46 Mrs John Werner
50 Isaiah Snider
54 Isaiah Wildfang
58 John Wittig
66 Mrs B Bowman

ALBERT ST south, e side, from 187 King e to Mill

9 Wm Miller

THE MUTUAL LIFE OF CANADA The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN, ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

11 Carl Miller
23 Carl Dammann
27 Hermn Karkinksi
31 Jacob Seibert
37 G Kocinets
43 Nelson Markle
47 Ludwig Nihls
55 Wm Miller
57 Geo Schaff
61 Conrad Decher
69 Mrs C Weber
71 Fred Reep
87 Jacob Cohen
95 Vacant
105 M Taradi
117 Wm Kannapin
127 Val Dalson
131 G Smolinski
141 Gus Luening
151 R Trenkman
155 Wm Shantz
159 Otto Heinrich
+Courtland av cros's
169 J P Bender
+Hopp commences
231 National Furn Co

———

ALBERT ST south, w side

6 Chas Russell
10 T Current
14 Tilman Schaefer
24 J A Rickert
28 Mrs C Daub
32 Walter Grover
36 John Schnetz
40-42 W Butler
48 Charles Randall
50 Henry Schnetz
54 Herman Schwartz
58 Geo Rausch
62 Adam Treusch
66 Jos Wanner
+Church ends
94 L A Boehmer
104 John Harbach
106 Jas Wambold
110 John Kennedy
114 Mrs E Stecho
118 Vacant
122 G Adloff
126 Albt VanRekofski
130 Mrs A Schley
152 Fred Kruse
+Courtland av cros's
200 John McGinnis
222 Mrs C Hopp

ALMA ST, north side, from 27 Benton to Cedar

20 Frank E Schantz
24 Mrs R Winters
28 Emanuel Beam
30 Mrs C L Pearson
34 Adam Sippel
38 Edward Roat
42 Vern E Southwick
44 Wm Wagner
48 John Allendorf
52 Fred H Heller
56 Chas Adloff
60 David Dean
64 E C Reitzel
68 Mrs E Feick
72 Miss S Ayers
78 George Gabel
+Eby st crosses
94 Chas Steinmetz
96 Stnly P Anderson

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND Insurance Company
Established 1873
Old and time-tried.

ALMA ST, south side

11 Alex W Merner
15 Christian Stein
19 Chas Gillespie
23 Graham Jackson
27 A Lintner
31 Martin Huenergard
U B Radical Ch
39 J A Good
43 Rev E Hoffman
47 Henry Hymmen
51 C H Mills
55 Mrs Simon Miller
59 Vacant
63 J C Bowers
67 Rev S H Swartz
71 George O'Neil

Hartford Fire Insurance Co.
A CENTURY OLD
In San Francisco alone Ten Millions Paid.
C. A. BOEHM, Agent.
PHONES { Office 249. Residence 209

GENERAL REAL ESTATE BUSINESS TRANSACTED
A. C. BENDER, 11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.

STEINWAY THE WORLD'S MOST RENOWNED PIANO. WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Standard Life Assurance Company
Established 1825

Invested Funds	$61,000,000
Canadian Investments	$13,000,000
Annual Revenue	7,400,000
Profits Paid	35,000,000

Two new houses
+Eby st crosses

ANDREW ST, from 322 King w

22 Albt A Soper
24 Wesley Pearson
29 Danl Pommer

ARNOLD ST, from Lancaster w

Henry Snell
John Maecker
Ontario Sugar Co

ARTHUR PLACE, from 86 Wilmot

8 Peter Koebel
10 Vacant
12 Louis Seigmann
14 Jas Coskey
16 J F Cook
26 Otto Hager
26 A Hasenyager

BENTON ST, e side, from King e to Mill

Grand Central Hotel
17-9 J L Eidt, flour
27 Mrs L Stuebing
+Alma st commences
33 J H Kalbfleisch
43 Philip Boemher
51 E P Clement
+Church st crosses
73 Charles Dunke
85 Mrs Conrad Bitzer
+St George st crosses
99 H W Martz
99 G Heimbecker
99 H Bolz
103 — Tierney
107 J H Thomas
111 Jacob Hett
115 Mrs Herman Eby
121 Vacant
125 E W Becker
129 J M Schneider
135 Mrs A Huber
+Courtland av cros's
147 Fred Ahrens
149 C M Schneider
155 George Schenk
159 Charles Hoag
+Martin st commencs
161 Fred Gregor
165 John Peters
173 Jacob Wiegand
181 Vacant
183 J Steinmann
187 New house
189 George Dean
191 M Hergott
195 J Hoeffle
197 John Asmussen

BENTON ST, w side

Post Office
22-24 Klein Bros, bchs
28 A Krogmann, shmk
30 Vacant
32 Raymond Sewing Machines
36 Vacant
48 A Henhoeffer
54 J Weigand, jr
+Church st crosses
68 Chas Boehmer
76 Ivey Haman
84 Rev A P Mihm German Bapt Ch
+St George st crosses
116 Louis Moebus
+Courtland av cros's
156 Harry W Brown
160 Chas Hahn
164 Jacob Israel
168 Allan Chapman
172 John Hebel
176 Mrs S Eschelman
180 Philipina Appel
184 Jos Bernhardt
188 Nickle Asmussen
192 R Klunschmidt
196 Vacant

BIERWAGEN AVE, from 84 Charin

10 C R Schilling
11 Chas Tate
14 Wm Baetz
15 Mrs C Lanz
18 Percy Stapleton
19 Henry Cook

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

BISMARK, from 148 Waterloo

14 Carl Trojen
21 John Fritz
27 Victor Wittkowski
32 W Szumielski

BINGEMAN ST, east side, from 142 Lancaster to limits

9 Isaiah Cassel
15 Abraham Shantz
19 E J Beaumont
25 D S Bowman
31 Rev H S Hallman
37 Milton Keuhner
39 E A Brand
43 Jonas B Dettweiler
57 J W Hilburn
63 George Marr
+Samuel st crosses
67 James Weir
73 J F Carmichael
77 Henry Sitler
81 Wm Bird
+Simeon st crosses
93 Vacant
97 Vacant

BINGEMAN ST, w s

14 Chas F Ott
18 Mrs D Kolb
22 J Mielhausen
30 Albert M Snyder
34 George Gerbig
38 Mrs Susn Bowman
42 Frank Schatz
46 Ed Keiswetter
52 Mrs Susan Collings
56 Vacant
60 F B Hyatt
64 Alvin Fehrenbach
+Samuel and Simeon sts cross

BLUCHER ST, east side, from G T R track to Margaret av

13 John Novotny
17 Karl Dargel
+Pinke st ends
65 Fred Killian
+Ahrens st ends

BLUCHER ST, w side

26 R Krueger
40 Thos Roesch
46 Chas Schallhorn
66 Theo Hannusch
+Alberta st commns
90 Herman Sill
96 August Bergund
100 Fred Sill
104 Fred Krueger
108 Alfd Kuboba
124 Henry A Becker
130 Mrs A Kapison
136 Martin Murawsky
140 John Erickson
146 Henry Erickson
152 Nick Hautar
154 Harry Breimer
+Union st commncs

BRAMM, from 158 Tuerk

22 G Solomon
54 A Schlimkowski

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company, Limited
Total Funds Exceed
$84,600,000

BRAUN ST, n side, from Shanley to Willow

10 Anthony Schneider
14 Geo Schneider
20 Joachim Schmidt
24 C J Fischer
34 Mrs Ferd Bluhm
38 Emil Schultz
44 Martin Hebebrandt
50 Fred Happke
52 John Fetter
54 Abrhm S Hearth
56 W D Hertz
66 Mrs Geo Morley

Head Office, Waterloo
MERCANTILE FIRE INSURANCE Co.
C. A. BOEHM, Agent for Waterloo and Berlin
PHONES { Office 249 / Residence 209

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH, Berlin, Ont.

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block
CIGARS, TOBACCO, Etc. Pool and Billiard Parlor in connection.

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND LANCASHIRE
Guarantee and Accident INSURANCE COMPANY

BRAUN ST, s side

15 August S Smith
+Andrew st ends
29 Edward Bechler
35 Wm Eke
41 John Thal
47 Wm Steppler
53 Chris H Fisher

BREITHAUPT ST, e side, from 246 King w

51 Merchants' Rubber Co
+Waterloo st crosses
53 Mrs John Stueber
57 Michl Heintzman
65 Albert Held
71 Wm Straus
D Hibner Furniture Co
+Edward st crosses
107 Kloepfer's Coal Yard
121 Vacant
+Weber st crosses
135 Alpha Chemical Co
141 Randall & Roos
H Krug Furniture Co
+Ahrens st crosses
197 A Gillner
203 David Schaefer
213 Mrs R Pshellusch
217 Fred Kampmann
223 Chas Pschellusch
+Margaret st cros's
+St Leger st crosses
+Lancaster crosses
379 John Colarek

BREITHAUPT ST, w side

+Charon st comncs
24 Patk Connell
24 Wm Harold
30 S A McKersie
34 Chas Heimerich
38 Chas Hass
44 Thomas Purcell
48 Mrs H Wahl
50 Gus Hartmann
+Waterloo st crosses
60 Henry Niergarth
62 Barney Jonas
64 Mrs Kate Kressler
68 Anthony Lesewski
72 Albert Hofert
74 L Piatkowski
90 Wm Behrend
+Edward st crosses
92 Lorenz Targosh
112 Vacant
116 Jos Targosh
118 Albert Schwoob
122 Henry Heldman
126 Mrs Eliza Dunn
132 Fred Knell
+Weber st crosses
C H Doerr & Co
162 Edwd Brinkert
+Ahrens st crosses
180 John Schell
184 P Weidenheimer
188 Martin Lepek
192 John Israel
194 John Hohmer
198 John C Rehman
202 A W Schaefer
208 John Wellein
212 J W Fraser
216 J A Halman
+Margaret av crosses
242 Anthes Furniture Co
262 John H Boinoski
268 Jos Wilowski
272 Samuel Maguire
278 W H Thiele
282 August Noll
288 Peter Murawski
+St Leger st crosses
+Lancaster st crosses
382 Frank Bilitzki
392 John Schulum
412 Gustav Siepielusz

BRUBACHER ST e side, from 200 Lancaster e to limits

9 Herman Kleist
11 Wm Schroeder
15 Charles Kuch
21 Herman Yanke
25 Isaac Goudie
31 Henry Euler
35 Josiah Shantz

THE MUTUAL LIFE OF CANADA

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

New house
41 Hugo Rathman
43 Mrs C Bowman
45 Chris Krueher
49 E Holtzman
51 J L Holtze
New house
57 R Shuert
61 Alvin Shantz
65 Albert Miller
67 Martin Weber
71 Geo T Weber
73 F C Kalbfleisch
+Samuel st crosses
75 Theo Weber
79 Mrs Noah Bean
83 Peter M Eby
85 Philip Hentges
91 Louis Zeller
95 J E Wagner
97 Samuel Badke
103 Henry Schulke
107 Joseph Schnarr

BRUBACHER ST, w s

18 A E Shantz
26 Emil Schultz
30 Meno Thoman
38 John E Wiegand
42 Jacob Reiber
50 Aaron Witmer
54 Samuel Sherk
58 Levi Shantz
62 Chas Cressman
66 Chas Shaw
70 Ira Buschert
+Samuel st crosses
104 Louis Kramp
112 Mrs Elizbth Ariss

BRUNSWICK AVE, from 108 Blucher st

Michael Pruski
John Pruski
Chas Groess
Joseph Groess
New house

CAMERON ST north, e s, from 220 King e to Weber

11 David Betzner
15 E O Weber
17 C H Himburg
31 John Zoller
37 J C Shelley
43 Mrs C Nahrgang
47 Edwd Kechnie

CAMERON ST north, west side

24 August Polzin
36 Mrs D Musselman
+Elgin st ends
46 Henry Heiser
48 Mrs Mary Weber
50 Albert Stoll
52 Richd Frickey
60 Mrs F Kassel

CAMERON ST south, from 209 King e

25 Oscar Rumpel
36 Julius Rietz
39 Geo Rumple
40 J McGinnis
44 Edgar Badtke
48 Mrs John Haltze
59 Wm Freeman

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
NORTH BRITISH AND MERCANTILE
Insurance Company
Established 1809
Total funds exceed $85,805,000
Canadian investments, $8,820,742

CAMPBELL PLACE, from 107 Factory

8 L Simon
22 John Nowach

CAROLINE ST, north side, from 20 Mt Hope

14 Bernhard Blumen
30 Peter Bender
34 Fred Mills
36 Thos Ransom
40 Menno Turel
44 Mrs M E Ruchty

ÆTNA
INSURANCE CO.
HARTFORD, CONN.
Leading Fire Insurance Co. in America.
J. B. HUGHES,
Special Agent. Phone 259
C. A. BOEHM, Local Agent
Phone 249

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection.

You consult your own interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER, CONVEYANCER, ETC.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
Incorporated 1720
Capital paid up, $2,241,375
Total Cash Assets, 22,457,415

CAROLINE ST, s side

9 Frank Pstrong
17 Michael Wachter
21 Fred Pulkowski
25 John C Schaefer

CEDAR GROVE AVE, from 325 King e

Chas Miaskowski
Chas Lipinski
Chas Hagen
A Shantz

CEDAR ST north, e side, from 170 King e to Krug

11 Christian Becker
15 Peter Strubb
Skating Rink
29 Robert Barley
37 C A Kraft
+Elgin st crosses
49 Leondra Woefle
55 Mrs S Zimmerman
61 Nelson Shantz
67 Wm G Schmidt
73 Francis Wright

CEDAR ST n, w side

20 Berlin Woodenwre
34 John Mosser
40 Smith Gofton
42 Frank Roberts
+Elgin st crosses
50 Alex Voegel
54 George Schmidt
56 John May
58 Emerson Esch
+May Place commncs
64 James E Petch
68 George Martz
74 Chas Dengis
+Weber st crosses
80 J K Wing, grocer

CEDAR ST south, e side, from 159 King e to Mill

21 Geo Gerbig
25 M B Richert
31 Wm Grieve
39 Louis Meisner
45 Chris Prukschat
49 Fred Baetz
53 F Sievenpiper
55 Mrs Mary Peltz
59 H A Vogt
+Church st crosses
81 H Jaeger
87 Mrs J Woods
93 Miss D Thoms
97 Theo Schmidt
101 Noah Mank
105 Frank Matthews
109 Henry Karn
119 Alex Pert
129 Geo Stagg
+Courtland av cros's
175 Louis Hagen

CEDAR ST south, w s

New house
28 James Ward
+Alma st ends
40 Mrs C Reth
42 Henry Weber
44 Mrs M Gellhei
46 Tony Michael
48 Vacant
54 Albert Kaiser
58 Robert Ogram
+Church st crosses
80 Henry Bornhold
82 Henry Oberer
88 J S Winter
+St George st ends
116 Peter Anthony
120 Ed Boltz
124 Fred O Boltz
132 Harry Aldord
+Courtland av cros's
170 Edward Dopp
174 Frank Buschlen
+Gateman lane ends

CHAPEL ST, e side, from 164 Lancaster e

11 Thos A White
13 Fred Rau
17 Isaac B Shantz
21 Rev Amos Eby
25 Julius Wichels
29 Mrs Amos Shantz
33 Rev C F Krauth
37 Geo Schallhorn
41 Mrs E E Eby
45 Mrs M A Hardy

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at WANLESS'

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

53 F Bossenberry
61 Chas Hollinger
65 B Remington
+Samuel st crosses
85 Fred Gaeler

CHAPEL ST, w side

Mennonite Church
26 Rev S Cressman
30 W Stoner
34 Mrs J B Snyder
38 M C Cressman
46 E B Shantz
52 Cyrus Grant
62 Rev S Eby

CHARLES ST, north side, from Gaukel to Wilmot

36 David Goldman
38 Davis Stimeroff
40 Jacob Klappholtz
42 Italians
68 Joseph Scott
+Water st crosses
84 Fred Hoffman
88 Louis Helm
92 F J Fitt
98 Wm Forwell
+Francis st crosses

CHARLES ST, s side

73 The L McBrine Co
+Water st crosses
87 John Voleinik
89 George Gerth
91 Frank Benaski
93 Albert Snyder
95 B Smolenski
97 Michl Koafski
99 Chas Tyler
101 Mrs J Dahmer
103 Mrs A Woida
105 W J Harlach
109 Jonas Rudy
115 Wm Thiele
+Francis st crosses

CHARON ST, n side, from Breithaupt

2 R J Kingsley
12 J G Schmidt
18 H Schellhorn
22 W Bank
26 John Pearson
+Wellington st cros's
28 August Schipanowski
34 Mrs R Hodel
40 Valentine Alles
46 Fred Reck
+Louisa st crosses
48 Jos Wendling
54 Jacob Brenkholt
66 David Mather
+Shanley st crosses
84 Will Bacher
+Bierwagen st comns
88 Vacant
92 Fred Miller
100 Emil Bierwagen
+Grove st commnces
160 Ezra Burkholder

CHARON ST, s side

19 Fred Echert
21 John Shirg
23 Jacob R Koch
27 Wm May

CHERRY ST, e side, from 119 Tuerk to Strange

3 Hazen Bullock
11 Samuel Crowarth
21 Otto Martin
29 Frank Wendling
41 S J Stiener
+Walnut st ends

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident Insurance Company of Canada
Surplus to Policyholders, $213,447.72.

C. A. BOEHM
DISTRICT AGENT
THE
Employers' Liability
Assurance Corporation, Limited
Capital $5,000,000.00
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued
Prompt Settlements
PHONES {Office 249 / Residence 209

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE
A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

Lembke & Kreller,
7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
Incorporated 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

CHERRY ST, w side

16 Vacant
30 Henry Maeher
36 Jacob Forler
40 Gordon Green
44 Fred Oldenberg
50 Vacant

CHESTNUT ST, from opp 285 Frederick

18 A B McLeod
19 A Shilitzky

CHURCH ST, north side, from 67 Queen s to Albert

14 James Scanlan
18 Nicholas Boegel
22 Fred Dilion
+Benton st crosses
50 Vernon D Macleod
54 Rachael Weaver
60 Mrs E M Bowman
68 Mrs H Giller
72 Ed Rose
76 J B Sararus
84 Ella Weaver
90 Wm Uppermann
92 C A Richardson
96 Rv M H Sanderson
98 Miss Mary Learn
104 F Schmuck
+Eby st ends
114 Gustv Tuchlinsky
122 Vacant
130 Henry Dengis
+Cedar st crosses
138 Chas Kruse
142 Nelson Stroh
146 Ed Seibert
148 Val Wettlaufer
150 Alex Martz
156 Aug Krugman
162 Herman Boll

CHURCH ST, s side

15 Josiah Betzner
21 Jacob T Cook
+Benton st crosses
39 A O Boehmer
45 Mrs Jacob J Wolfle
51 Moses Eshelman
Grace Cong Ch
55 Mrs J Johnston
63 M J Dingman
69 Samuel Petch
73 R Boehmer
79 Nelson Boehmer
83 Carl Totzke
87 A O Bowman
91 David Eidt
+Peter st commences
95 Mrs H C Hilborn
101 Ames Hilker
103 Henry Hett
107 Sarah Weber
111 Miss R Ellison
115 Mrs S Woolner
119 Charles Boll
123 Mrs L Ramthun
127 Fred Bornhold
+Cedar st crosses
133 John B Richert
139 Anton Schnarr
145 John Stecho
151 Isadore Rosen
155 W Feldman
159 J G Buchhaupt

CLARENCE ST, from 74 Lancaster e

3 Eli Shantz
7 Henry Holtze
11 Conrad Berck
12 E P Bowman
15 John W Grody
19 Geo Dippel
25 Geo F Shoemaker

COLLEGE ST, e side, from King west to Ahrens

19 Mrs I E Shantz
21 Ben E Snyder
25 Mrs R Mueller
29 R C Green
35 Herman Boehmer
41 J A Scellen
+Duke st ends
St Jerome's College
+Weber st crosses
95 Fred Kress
103 Julius Gerbig
109 August Tobian
115 Nchls Wellheuser
121 Wm Oswald

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTAUL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

WANLESS'
OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial. Manufacturing and Non-hazardous Risks accepted at the lowest rates.

COLLEGE ST, w side

16 J L Schiebel
22 M C Hall
26 Geo M Wedd
+Short st commences
36 P H Arnold
42 James E Gray
48 Ferd Badke
54 H J Zinger
60 John Wintermeyer
66 John F Stumpf
+Weber st crosses
86 Jacob Wintermeyer
88 Mrs A Baer
98 John Kuehn
104 Wm Scheifele
110 Levi Hauck
116 Ed Truesch
118 Fred Kaempf
120 L H Collins

COURTLAND AVE e, n s, from 129 Queen s

22 Mrs L Drongelen
24 Harry Rau
26 Herbert Mitchell
28 Chas Boettger
30 Mrs Herman Cline
32 Vacant
34 Mrs P McDonald
36 Danl Cunningham
38 Harry Hansman
+Benton st crosses
40 Adam Busch
54 Thos Humphrey
58 Fred Dreger
62 J Lautenchlager
68 Patk Culliton
+Hebel ave ends
74 Wm H Halliwell
76 C I Quickfall
80 Chas Kreller
86 Chas Lossing
90 F Tylinski
96 Wm Eden
+Peter st crosses
102 J M Schmidt
106 Vacant
118 Henry Graber
122 W H Graber
126 Miss A Waugh
128 S W Davis
130 W H Winter
134 Ignatz Vogt
138 Henry Brown
+Cedar and Albert cross
214 Ignatz Wey

COURTLAND AVE e, south side

11 F G Gardner
19 J B Oberholtzer
25 Mrs W Rey
31 Fred Hertel
+Benton st crosses
45 Stephen Becker
49 C F Brent
53 Mrs C Joachimi
55 Wm Rohleder
59 J M Schneider
83 Andrew Young
89 Leo Stickley
+Peter st crosses
97 A Strome
101 Alex Puttock
105 Wm H Fidler
Public school
127 John Oraszek

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Total Assets
(including subscribed capital)
$429,000.

135 Edward Schaefer
141 John Wolfenberg
+Cedar st crosses
153 John Hagen
159 Henry C Hagen
165 Albert B Lang
181 Jacob Wuest
+Albert st crosses
199 John Ott
335 Chas Joseph

COURTLAND AVE w, n side, from 138 Queen to the Park

16 Jabez Wisdom
20 H S Zinkann
26 Jacob Maier

WATERLOO MUTUAL
FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199.769
C. A. BOEHM, Agent
Waterloo and Berlin.
PHONES
Office 249 Residence 209

A. C. BENDER,
RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South.
Berlin, Ont.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING STREET WEST, WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
Established 1808
Total Funds, $15,000,000
Capital Paid up, 1,320,000
Uncalled Capital, 9,680,000

30 F E Macklin
36 A Lockhart

COURTLAND AV w, s side

15 Adam Wahl
21 Geo H Hackborn
25 E H Scully
31 Chas Knechtel
35 Edwn Dunke

DANIEL, from 275 King w

16 John Mahn
22 Casper Oschman

DAVID ST, east side, from 35 John

Public School
41 J T Ellis
47 Frank Bass
51 John Schrieber
53 C Van Buscurck
55 Geo Steimmetz
61 Henry Dickman
+Courtland av comcs
79 Otto Kalbfleisch
+Hilda Place comncs
85 Jacob Kriesel
89 J P Bresnahan
93 David Christner
115 A C Quickfall, ice
117 Wm Wieck
121 George Gross
125 Mrs T Koenig
129 Jacob Shoemaker
133 A Diestelmeyer
137 J W Hess
139 John Current
143 J Brent
+Schneider av cros's
155 Henry Witzel
159 Norman Ford
165 Henry Stuckhardt
171 Albert Rickerman
175 Joseph Hofstedler

DAVID ST, w side

2 W Welker
4 Louis Hintz
8 Wm A Felton
14 August T Schmidt
20 Wm Schmidt
Victoria Park
+Roland st commncs
126 Con Thiel
134 Fred Rieck
+Schneider av cros's
+Dill st commences
New house
176 A E Shantz

DILL ST, from David

13 Mrs E Meyers

DEKAY ST, from 29 Grove

55 Anthony Mosser
59 John Ziegler

DUKE ST, north side, from 30 Queen n to College

+Foundry st crosses
46 J B Betzner
48 Peter McDonald
52 Herman Schnarr
Roman Catholic Ch
+Yonge st crosses
St Jerome's Coll

DUKE ST, south side

45 H U Clemens
53 Paul Pequegnat
57 S C Moyer
61 Rev Jos Janes
65 Dr Whiteman
77 Edward Smyth
+Yonge st crosses

EBY ST, e side, from 133 King to Church

17 Peter Moyer
21 Moses Erb
25 Ed Nihal
31 John Wray
+Alma st crosses
33 Mrs Menno Eby
45 Max Betz
53 C A Franks
59 Max Franco

Player-Pianos 66 and 88 Notes at **WANLESS'**

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

EBY ST, west side

14 Vacant
16 Vacant
18 Vacant
+Alma st crosses
42 John Kidder
48 Rev E Sievenpiper

EDWARD ST n side, from 38 Francis

12 Albert Schellhaus
14 Julius Schlosser
18 Crl Schippanowski
+Victoria st crosses
30 Berlin Button Wks
G T R Tracks
46 Ayl Dermund
+Breithaupt st cros's
62 Jose Litfin
66 Mrs J Schroder
70 Conrad Axt
74 Mrs Jean Martin
+Wellington st cros's
82 Jacob Kreiner
+Louisa st crosses
98 Gustav Adams
108 Chas A Schultz
114 Fred W Schultz
116 Albert Sobisch
120 Albert Shingeck
122 Andw Lauber
126 Jacob Lunz
130 Wm Kreller
134 Adam Rake
+Wilhelm st comncs
154 Conrad Gildenr
158 John Faber
166 B Schwartz

EDWARD ST, s side

11 Neils Peterson
13 Conrad Hauser
17 Robert Morgan
+Victoria st crosses
29 Albert Arndt
33 Mrs David Rieder
G T R Track
39 D Hibner & Co
63 Chas Schippling
65 Adolph Schippling
69 C F Scouller
75 August Kraft
+Wellington st cros's
97 J E Vogt
+Louisa st crosses
111 John R Schilling
117 Mrs Jno Schilling
+Shanley st ends
139 Albert Schultz
143 John Rosekat
+Stahls ave comncs
157 Wm Kimpel

EDWIN, from Union

17 C J Hagen

ELGIN LANE, from 46 Cameron st

Four new houses

ELGIN ST, north side, from 39 Scott to Cameron

14 Chas Franz
18 J H Hertel
22 Oliver Voegtle

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
Incorporated 1890
Surplus to Policyholders, $206,800.

26 Christian Gross
30 F Sangbusch
36 Mrs Hnry Luesing
38 L Lecuyer
42 Mrs Kate May
44 Conrad Wurm
50 A E Robinson
54 Jos Dauberger
58 Jacob Welker
60 Mrs C Schmidt
66 Michl Wagner
+Cedar st crosses
76 Louis Seebach
80 Danl Boettger
84 Roy Kaufman
90 Wm Boehmer
96 G Kurchinsky

INSURANCE COMPANY OF NORTH AMERICA
Founded 1792
Losses Paid, $144,780,841
Surplus, - - 5,589,406
Fire, Marine, Automobile, Tourist, etc.
C. A. BOEHM, Agent
PHONES { Office 249 / Residence 209

If you want to buy or sell Real Estate, see **A. C. Bender.**
HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.

WANLESS' ◎ Everything in Music, Classic, Sacred and Secular, also Folios, Collections, Opera Scores, Catechisms, Methods and Studies. ◎ SHEET MUSIC MUSIC BOOKS

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity & Guaranty Company
We Will Bond You
Established 1896
Cash Capital, $1,700,000

+Albert st crosses

100 Fred Wolfhardt
114 John Polson
118 Joseph Kipper
128 Martin Litfin

ELGIN ST, south side

11 Peter Fischer
17 F M Schmidt
21 Alvin Shantz
25 Valentine Hahn
29 Chas J Seyler
33 Arthur Boehmer
41 Edward Schnarr
45 Conrad Menges
51 John Doerr
53 J Juntzi
57 Gideon Break

+Cedar st crosses

75 August Neichel
89 Samuel Bierstock

+Albert st crosses

Two new houses
129 Jeremiah Break

ELLEN ST e, north side, from 139 Queen n to Frederick

8 Henry Dotzenroth
12 Samuel Rieber
16 Sebastian Fischer
20 Wm Uttley
24 H L Staebler
28 John Hutton

+Mansion st comncs

32 George Harlock
36 Frank M Vetter
40 Mrs John Heist
44 Jos L Miehm
50 C Bluhm
54 J McMeekin
58 J J Forbes
60 Wm Cairns

ELLEN ST e, s side

11 Edwin Green
15 Mrs Wm Schwoob
19 Joseph Voll
23 George Hunt
27 Mrs Lydia Master
31 Charles Bezzo
35 Philip Reist
39 Mrs E Leaper
43 Albert S Heller
47 Wm Kuhlthau
51 Edward Heller
55 Charles Miehm
59 John Reidel

ELLEN ST w, north side, from 128 Queen n to Victoria

10 G C Franke

+Hermie place comns

14 Mrs C Quirmbach
18 George Bott
22 W G Bitschy
26 Jonas Hallman
30 August May
34 Mrs Barbra Sattler
38 W V Corbin
42 C K Smith
46 Albert Brown
48 Fred Knell
52 Mrs Cath Strub
56 W J Schmidt

ELLEN ST w, s side

17 Joseph Kaiser
21 Fred Schilling
25 Ferd Kuempel
29 Simon Dietrich
41 Wm Dun
47 Herman Strum
55 E A Heimbecker

FACTORY RD, from Petersburg to Wilmot

16 Albert Hett
48 H Rozinski
54 Christian Kroff
60 Herman Schuster
63 Wm C Schneider
107 Frank Rejewski

FAIRVIEW AV, from King st east

Wm Johannes

he Mutual Life of Canada
Actual Policy results oount. Examine our results and our present unequalled financial standing and be convinced.
W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

FILBERT ST, from Frederick

20 James Shaw
24 Horace Barnes
32 John Davis

FOREMAN PLACE, from 38 Frederick

7 C Boettger
9 H C Mohr
11 Wm J Rhodes
13 Wm Struck
15 Henry Sturm
17 Wm Rhodes, jr

FOUNDRY ST north, e side, from King to Weber

15 Ziegler Co, pntrs
17 H H Meyer, repr
23 Mrs R Gauntley
49 Wm J Read
+Duke st crosses
55 Gustave Noll
67 Hartman Krug
77 W M Simpson
83 John Fortner
85 B U Clemens

FOUNDRY ST north, west side

8 J Hainsworth
12 Misses Preikschat
14 J Hainsworth, plm
20 Eugene Hertis, blacksmith
26 Charles Tyson
28 Bell Tel Co
34 Frank Brubacher
44 H S Funk
+Duke st crosses
52 E J Bowman
56 Martin Michael
60 F J Hunt
68 St Ann Training School

FOUNDRY ST south, e side, from King w to John

9 Northern Life
9 Scully & Scully, accountants
9 Clement & Clement barristers
13 W Metcalfe & Co, liquors
19 Salvation Army
23 James Bolden
25 J W Huenergard
27 Vacant
29 John Treusch
31 Mrs E Wurm
39 Berlin Soda Water Works
41 C H Norton
49 Mrs F Kronenberg
55 Elmore Letson
57 Chas Klachn
67 Fred Schmidt

FOUNDRY ST south, west side

16-22 Berlin Robe and Clothing Co
30 Berlin Plate Glass and Mirror Co
36 A A Pipe, coal
48 Frank Censorer
52 Benj Perrin

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Boiler Inspection Insurance Company
OF CANADA
Established 1875
Policies guaranteed by The Hartford Steam Boiler Inspection & Insurance Company.
Total Security to Policyholders, $4,552,000

54 Leon Dingler
60 D J Minchin, M D
62 Cloisonne Glass Co
64-6 Louis Bardon, bkr
72 Mrs C Walker

FRANCIS ST north, e side, from 182 King w to Water

13 Wm C Heit
19 Wm O Knechtel
21 Wm J Near
25 Ezra B Eby
31 Mrs Mary Ritz
35 Aaron Warfield
41 Lorenz Burbach

PERTH MUTUAL
FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $202,793
C. A. BOEHM,
Agent for Waterloo and Berlin
PHONES {Office 249 / Residence 209}

A. C. BENDER
REAL ESTATE
11 Queen St. S.
Berlin, Ont.
ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
Pool and Billiard Parlor in Connection.
7 KING STREET WEST WALPER BLOCK.

EDISON, VICTOR and POLLOCK PHONOGRAPHS and RECORDS. ❋ WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889.95

45 Miss Jennie Zapfe
51 John Steifke
55 Conrad Meyer
Christian Science Church

FRANCIS ST, w side

12 George Becker
16 John Besserer
22 Henry Oswald
26 Jacob Brandt
30 Reuben Bowman
36 Andrew House
38 H Shaefer
+Edward comncs
42 D Hibner
48 J H Wiederhold
52 J Rohlder
56 Mrs Jno S Howard
60 Mrs D McCarthy
64 Chas K Hagedorn
70 Albert Ruby
74 Mrs Nelson Ruby
78 Owen Bean

FRANCIS ST south, e side, from King w to Joseph

25 P Y Smiley
29 John Schwartz
+Charles st crosses
39 H E Ahrens
45 Wm Brown
51 A Duench
Edwd Weis

FRANCIS ST s, w side

26 Mrs Adeline Dopp
30 Lang Tannery Co
+Charles st crosses
36 Lang's Tannery

FREDERICK ST, east side, from King e to limits

Town Hall
Market
Dantzer Bros, uphl
Berlin Fuel Savers Co
Oliver Seibert, repr
53-61 Berlin Racycle Mfg Co
53-61 Arthur Pequegnat Clock Co
63 A L Bitzer, barstr
63 Prudential Life
63 Berlin Bus College
65-7 Hollinger & Durst, plmbrs
69 Claytn Witter, brb
71 Michl Massel, bkr
+Massel Place comns
79 Dr Wallace
85 Fred Rogers
87 John McLean
91 Herman Rathman
97 J F Honsberger, M D
+Weber st crosses
101-3 E G Lang, gro
105 A VonNeubron
109 J Scully
111 J Spetz
113 Mrs A C Bender
121 Mrs C Heller
125 M A Whiting
+Spetz st commncs
127 Vacant
133 Mathias Kiefer
137 John Kimmel
143 C H Heimbuch
151 S Sauder
+Irvin st commencs
155 Joseph Jacques
159 Mrs Jos Rellinger
Public School
181 James Francis
185 Henry Stokes
189 Mrs Mary Bullas
193 Wm Rittinger
+Lancaster st crosses
209 Geo Giller
215 Amos B Bricker
219 Uriah Ert
221 Robert Dormer
225 Herman Dubrich
229 Mrs H Klem
233 Vacant
237 Noah B Detwiler
241 A Pequegnat
247 David Jamieson
+Samuel st comncs
251 D H Clemens
257 A A Schiedel
261 Mrs E Humphries
269 Solomon Cassel
+Simeon st commncs
281 H Hymmen

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - $2,973,750

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN. ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

285 Homer Hymmen
289 J A Hilliard
+Lydia commences
House of Refuge
Robert Heath

FREDERICK ST, w s

8 Stuebing & Smith, fancy goods
12-18 A & E Heller, china and gros
16 Berlin Gauntlet & Glove Co
Fire Hall
34 A A Moyer, genrl store
36 Fred Ackernecht
38 F E Shantz & Co, real estate
+Foreman Pl comces
42-44 Arnott Institute
50 E Quirmbach
52 Schulte & Riener, real estate
54 O A Keffer
54 E R Riener
60 A B Schneider
62 H C Mohr, gro
64 A B Schneider & Co
68 John Bricker
Trinity Meth Ch
84 Thos Simpson
90 August Rathman
96 E D Heist
+Weber st crosses
Court House
130 H D McKellar
138 J D Moore
146 James Wing
148 Wm Metcalfe
+Ahrens st ends
154 M Wildfang
160 E K Snyder
166 P S Lautenschlager
176 Jonas Becker
+Otto st commences
178 Susanah Eby
182 Henry Mertz
186 Mrs Patk Moore
190 Frank Seibert
194 Edmund Shantz
198 V M Berlet
202 G F Arndt, gro
+Ellen st ends
+Lancaster st crosses
210 A H Ahrens, gro
214 Ion Eby, btchr
218 N H Good
220 Casper Karn
226 B F Stumpf
230 Aaron Bricker
234 W A Clarke
240 Peter Itter
+Gordon av comncs
248 Robert Wood
256 Rev John E Lynn
260 Arthur Foster
264 S H Hessenauer
+Pequegnat st ends
274 Nelson Schaefer
274 T W Wambold
+Chestnut st comns
298 J J Richardson
+Filbert and Locust sts commence
362 Martin Dunham
370 David Thaler

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND Insurance Company
Established 1873
Old and time-tried.

GATEMAN LANE, from end of Peter

10 Albert Lackey
40 D C Hamacher
53 Vacant

GAUKEL ST, e side, from 103 King w to Joseph

15 M Erb & Co
27 Vacant
Berlin Heating Co
47 W J McCutcheon, butcher
51 McCutcheon Bros, tailors
53 Robt McCutcheon

Hartford Fire
Insurance Co.
A CENTURY OLD
In San Francisco alone Ten Millions Paid.
C. A. BOEHM, Agent.
PHONES { Office 249. Residence 209

GENERAL REAL ESTATE BUSINESS TRANSACTED | **A. C. BENDER,** 11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.

PLANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserve, $6,000,000
Total Assets, $150,000,000
Transacts a General Banking Business. Interest Allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
ROYAL
Insurance Co.
LIMITED
Established 1845
Assets, $71,000,000

+John st ends
61 Robt DesCombes
71 W J McCutcheon

GAUKEL ST, w side

6 Martin Plantz
8 N Gross, garage
+Hall Place commncs
22 Mrs A Beyer
+Charles st crosses
36-38 Berlin Light Commission
62 Electric Light Wks

GLASGOW ST, n side from 127 Walter

7 John D Hahn
15 J B Campbell
21 Gus Schrieber
23 Geo Wahl
+Strange st ends
61 John M Miller
65 J T Underwood
147 M Kruschefski

GLASGOW ST, s side

44 Herman Behling
122 Jacob W Fisher
200 Wm Witter

GORDON AV, n side, from 36 Lancaster to Frederick

2 D F Fries
6 S Grasser
18 F W Roberts
22 Fred Martin
28 Frank Tremain
32 E Slumskofki
38 W Sour
46 Mathw Beitz

GORDON AVE, s side

21 John Dechert
25 Mrs C Herman
31 W F Hall
35 O Hallman
+Clarence st ends
Thos McWail

GREEN ST, from 385 King w

21 Mrs M Kurschinski
39 Mrs M Brunner

GROVE ST, east side, from 160 Charon to Waterloo

17 Norman Gerster
21 Fred Gruhn
25 Anthony Hock
29 Angst Kruschinski
+DeKay commences
33 Conrad May

GROVE ST, w side

2 Conrad Daub
10 Jos Weinstein
14 Julius Michalofski
20 Chris Vogel
24 John Borth
32 Robt Roehr
42 A Hergenroeder
54 Wm Plomski

HALL PLACE, from Gaukel to Francis

123 Geo Brighton
130 W G Gough
139 Aug White

HEBEL AVE, from 59 St George to Courtland

11 August Herres
15 John Wendling
19 Chas Godglick
20 Minerva Stengel
22 Jacob Gottsleben
27 Hugo Shoeneich
31 Richard Hartman

HEINES AVE, from 77 Joseph

11 Conrad Schaefer
15 Gustave Priebe
New house
20 Henry S Lang
21 A Niergarth
New house

THE MUTUAL LIFE OF CANADA
The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

HEIMAN ST, from Mill

40 Mrs A Wildfong
40 Alvin Ott
M Ott & Son, brick mfrs
108 August Erdman
169 Gottlieb Marcroft

HENRY ST, from the Park to Wilmot

7 John Warzecha
11 David Whiteman
15 W Russell
19 John Paleczny
23 Peter La Bonte
27 Emil Hoover
31 Frank Dombreski
35 Ernest Pascoe
39 Wm Reimert
43 Mrs L Schaefer
44 Wm Haskins
47 Albert Martin
48 A F Fischer
51 Wm Braniff
52 J J Murray

HERMIE PLACE, from 10 Ellen

7 Joseph Zettel
16 H L Lippert
40 George Doerr, jr

HILDA PLACE, from 79 David

1 Aaron Schweitzer
2 Fred Urstadt
5 D Seigmiller
6 C W Chapman
9 A W Stapleton
10 Chas Rozens
11 John Robinson
12 Richard Weber
15 Wm Oelschlager
17 A B Krantel

HILL ST, from 153 Lancaster

43 C Huenergard

HOFFMAN ST, e side, from Mill

86 Noah Dippel
92 Henry Paepeke
164 John Budjesk
166 Fred Stephens
168 Vacant
174 Carl Genz

HOFFMAN ST, w side

85 John Manser
189 Henry Kehl
205 Vacant

HOMEWOOD AVE, from 226 Queen s to the Park

10 Victor Dolan
16 Fred Davey
22 Martin Noegel
26 James Woelfle
32 Fred Kretz
36 Chas C Weber
42 Wolfgang Winter
48 John House
52 Nicholas Kadel
58 Geo Hoffman

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
NORTH BRITISH AND MERCANTILE
Insurance Company
Established 1809
Total funds exceed $85,805,000
Canadian investments, $8,820,742

HOPP ST, e of Albert

27 Alex Duszynski
40 Chas Pollakouski

IRVIN ST, north side, from 151 Frederick

10 John Moyer
14 Michael Roos
18 C L Laing
22 R D Lang
26 H S Lagrange
30 Mrs Enoch Ziegler
34 Mrs A M Laird
38 Peter Shupe
40 Vacant
44 H J Brown

ÆTNA
INSURANCE CO.
HARTFORD, CONN.
Leading Fire Insurance Co. in America.
J. B. HUGHES,
Special Agent. Phone 259
C. A. BOEHM, Local Agent
Phone 249

You consult your own interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER, CONVEYANCER, ETC.

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection.

STEINWAY THE WORLD'S MOST RENOWNED PIANO. WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Standard Life Assurance Company
Established 1825

Invested Funds	$61,000,000
Canadian Investments	$18,000,000
Annual Revenue	7,400,000
Profits Paid	35,000,000

48 John Shiry
52 Ernest Klem
56 Emil Hess

IRVIN ST, south side

11 E W Young
17 S Brubacher
21 A E Rudell
25 Rev A T Haist
+Scott st ends
27 Chas Germann
31 George Israel
35 Wm Hume
41 Moses B Clemens
47 Eph Shaefer
51 Edwd Fehrenbach
61 A R Goudie

JOHN ST, north side, from 84 Queen s to Gaukel

14 Martin Straub
+Foundry st ends
32 Mrs Seth Potter
34 Geo Bucher
38 Mrs James Potter
42 Leander Klem
46 Alex Jacobs
56 John Berck

JOHN ST, south side

3 Mrs E Hartwig
5 Vacant
7 John Hammond
11 Peter Deitrich
15 Morris Panick
Jacob Simon
Public School
35 F B Hertel
+David st commences
39 Wm J Smith
55 Edwin T Muldoon
59 Geo H Kalbfleisch
67 Adolph Tuchlinsky

JOSEPH ST, n side, from Gaukel to limits

Electric Light Works
24 John Macauley
+Water st crosses
64 Angus Wolff
66 Henry T Roeder
68 J H Tait
74 Richard Wright
80 Charles Guenzler
+Francis st ends
Lang's Tannery
+Wilmot st crosses

JOSEPH ST, s side

9 John Witzel
r9 Joseph Goreham
11 Henry Bauer
13 Mrs I Kittle
17 Vacant
21 Charles Harris
25 Daniel P Knorr
+Richmond av coms
29 E J Seip
33 David Gross
35 Mrs A Witzel
37 H Bellinger
43 C Trussler
+Water st crosses
59 Robert Laughin
65 John Dietrich
69 Theodore Krueger
73 Vaughan Nesbitt
77 Chas P Knapp
+Heins ave comnces
81 Peter Saugel
95 C P R frght offices
+Linden st commncs
+Wilmot st crosses
Berlin Interior Hardwood Co
163 H Bullock
165 Wm Planz
167 Mary Mosser
169 Homer Ford
171 Chas Wiegandt
177 Roger T Gofton
181 P Uttley

KAISER ST, from 36 Lancaster e

11 Wm S Rau
14 Edwd Hahl
18 R S Sider
26 Isaac Musselman

KING ST east, n side, from Queen to limits

2 American Hotel
8 Garner & Co, furnishers

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

10 Weaver Stationery Co
10 Vacant
10 Geo Marr, photo
P B Schaefer
12 Beck & Schell, gros
14 Clarke Bros, drugs
16 E A Sauder, men's furnishings
18 Victoria Candy Str
20 L D Merrick, china
22 C H Mills & Co, dry goods
26 E O Ritz & Co, drg
28 Vacant
30 M E Glick, milnr
32 Ernst & Co, dry gd
34 Berlin Club, Ltd
36 Dominion Cigar Store
38 Carl Kranz, ins
40 Bank of Toronto
40½ Warren Co, Ltd
40½ Metropolitan Ins Co
40½ C Knechtel, arch
40½ J McMeekin, ins
40½ H T Zoellner
40½ S Weber
40½ L Snyder
40½ E Bingeman, osteopathist
40½ Frank Weaver
42 A Weseloh & Co, dry goods
44 E K Snyder, shoes
46 Boehmer Bros, jlrs
48 Canadian Bank of Commerce
+Frederick st comns Town Hall
58-60 Bowman House
64 Frank Seibert, repr
68 Calaraco Rose, frut
74 H C Brechbill, mlnr
76 Mrs L Wiffler
76 M Masson
78 R Boehmer & Co, coal
80 John Forsyth & Co, manfrs
82 M C Cressman, dry goods
84 D S Cullen, pianos
86 R A Dietrich, bkr
90 A S Hallman, gro
94 E Kraft, btchr
96 Vacant
+Scott st commences
98 A L Fischer, hrns
100 Vacant
102 Ira Underwood
104 Mrs H Milburn, hair goods
106 C Seyler, shoes
110 M Thoman, blks
112 Henry Mertz
114-6 Longo Bros, frts
118 Warehouse
120 John Miller
122-4 Italians
126 Noah Knipfe
128-30 J Eassy & Co, fancy goods
132 G Niederheuser
134 John Johnson
136 A Hertel
140 Aaron Erb
144 A J Spalding
146 J Bacon
150 N Wellheiser
152 Mrs J W Fischer
156 Germania Hotel
160 T W Wambold, dairy

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company, Limited
Total Funds Exceed
$84,600,000

162 John Scheifele
162 Alex Kolonski
164 Vacant
168 I Holman, miller
+Cedar st n comnces
170 J W Hett, painter
172 Jacob Koy
174 Elizabeth Taylor
178 Jacob G Good
182 Eph Miller
184 Adam Stieler
186 Herman Bender
188 Vacant
190 Danl Schneuker
+Albert st n comnces
196 Car barns

Head Office. Waterloo
MERCANTILE FIRE INSURANCE Co.
C. A. BOEHM, Agent for Waterloo and Berlin
PHONES { Office 249 / Residence 209

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH, Berlin, Ont.

LEMBKE & KRELLER, 7 KING ST. WEST
Walper Block
CIGARS, TOBACCO, Etc.
Pool and Billiard Parlor in connection.

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for

London Assurance Corporation

Incorporated 1720

Capital paid up, $2,241,375
Total Cash Assets, 22,457,415

208 Michl Litfin
212 R E Rusk
214 F J Hoefling
220 Mrs C Shoemaker

+Cameron st comncs

222 Mrs Moses Erb
226 M Thoman
228 John Snyder
238 S E Eby
240 Eug Huss
246 David Eby
250 Henry Grauel

+Pandora av comncs

264 Vacant
270 Mrs H Milburn

+Fairview av comncs

278 M Betzner
282 Abe Cressman
Knoll Wood Park

+Sterling av comncs

Old Mennonite Ch
Wm Morrison
Isaac Snyder
Baetz & Boehmer, brks
Benj Shoemaker

KING ST east, s side

1 Bank of Hamilton
3 M Wildfong, clothr
5 Thornton & Douglas, cothiers
7 John Kreh, pnos
9 Misses Snyder, dressmakers
9 C H Gillespie, ins
9 Julia Weber, dsmk
9 Hy Knell, real est
9 Gospel Hall
11 Sippel & Hagen, shoes
13 A J Gable, jwlr
15 J P Bender, books
17 Havana Cigar Co
17 A E Rudell, dentst
19 R Neill, shoes
21 Conservative Club
21 John R Eden, brkr
21 Vacant
21 Vacant
21 Vacant
23 F Ferhrenbach, milnr
25 S H Knox & Co
27 Smyth Bros, drygd
29 Geo E Potter, hdwr
31 Starnaman & Son, pictures
33 J H Schmidt, drgs
35 Dunke & Co, grcs
37 Heller Bros, jwlrs
39 Geo Hoelscher, tlr
41 A Weseloh & Co, shoes
43 W J Schmidt, dnts
45 Dominion Bank
47 Post Office
49 Custom House
49 Inland Revenue

+Benton st comnces

53-57 Grand Central Hotel
55 Band rooms
57 Bowling Alley
59 Jno W Davey
61 R Weber & Co
63 Kushner & Feldman furs
65 People's Railway
65 Ed Kechnie, brbr
67 Lincoln Durst
71 Mrs A Smith
73 J H Fehrenbach, harness
77-9 Moyer & Shantz
81 P E Shantz, repr
81 J Reitz & Co, pntrs
81 J Shoemaker, shos
r81 Mrs E Turner
87 Sam Sing, lndry
89 C J Fischer, brbr
91-3 Hy Sippel, wvr
95 Peter Strub, wdwk
95 W M Fischer, blksmith
99 Mrs G Wagner
101 Mrs Cudup
103 T Winters, plmbr
111 Berlin Suspender Co, Ltd
115 J E Hett, M D
117-9 A S Hallman, grocer
123 Mrs C Knipfel
125 John McCann
127 Vacant
129 Wm Thoms, shos
131 Isaac Wildfang

+Eby st commences

133 George Davis
139-41 J H Heller, jwlr

THE MUTUAL LIFE OF CANADA

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

143 Mrs E Magk
147 Frank Dopp, brbr
149 J C Heimbecker, grocer
151 John Healey
153 J Steckenreiter
155 Geo Culp
+Cedar st s comnces
159 A B Miller, blksm
163 Annie Happell
171-81 Canada Furniture Co
189 Joseph Hoch
+Albert st s comnces
New house
197 Vacant
203 Jos Muldoon
209 Geo Ringler
+Cameron s & Cedar Grove av comnces
325 H Lipinski
337 Italians
351 Italians
371 Henry Shantz
389 John Freund
433 Henry Wagner
435 Mrs L Cressman
437 Rev C M Bowman
481 W E Shantz

KING ST west, n side

2 A J Roos, drugst
2 Canadian Pacific Railway
2 Dominion Exp Co
2 C P R Tel Co
4 A H Hertel, dentst
4 J C Hertel, tlr
J Wichels, pat med
6-8 H J Brown, confr
10 G M DeBus, brbr
12 Green & Co, photos
16 Clarendon Hotel
16 Clarendon Restrnt
20 M C Heimbach, cgr
22 Louis Lefteris
24 Alex A Rose, ladies' outfitter
26 G A Wanless, pnos
28 R M Macfarlane, dentist
28 Scellen & Wier, barristers
Dominion Creditors' Adjustment Co
30 Paul Pequegnat, jeweler
34 Theatorium
36 G C Schmidt, bookbinder
John Dopp, prntr
38 W H Leeson, croky
40 Olympia Confcty
42 Longo Fruit Co
44 Herman Rittinger, printer
44 Jos Winterhalt, cgr manfr
46 Merchants' Bank
+Foundry st n comns
48 Betzner & Co, gros
50 J Hessenauer & Son, shoes
52 J McGillawee, M D
52 Herb Gauntley
54 Berlin & Waterloo R R
54 Berlin & Bridgeport Ry
56 Breithaupt Estate
58 J J McCallum, nws dealer
60 H Dumart, btchr

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

62 H E Copeland, phto
64 A Lockhart, coal
64 Electric Const Co
66 Zinkann Bros, shs
68 Victoria Hall
68 Miss A Pritchard
68 J C Smith
70 Miss Lowes, milnr
72 Bk of Nova Scotia
+Wipper Plc comncs
74 The Lyric
74 H Wipper confry
76 The Grand
80-82 Telegraph Bldg
84 Stieler & Seibert, tailors
88-90 Grand Union Htl

Gore District Mutual FIRE Insurance Company
Established 1839
Net Cash Surplus, $333,772
C. A. BOEHM, Agent.
PHONES { Office 249 / Residence 209

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at WANLESS'

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Phoenix Insurance Company
OF HARTFORD, CONN.
Established 1854
Total Assets, $9,900.000
Total Losses Paid, $65,696,377

82-94 John Waldschmidt, grocer
100-2 P Hymmen, hardware
104 Edw Lipper, furn
104 Bowling Alley
+Yonge st commncs
108 Brunswick Hotel
110 Vacant
112 B Latimer, brbr
114 Henry Winterhalt
116 Robt Stricker
118 Vacant
122 Kuntz Agency
134 Vacant
+College st commncs
146 Mrs I C Weaver Swedenborgen Ch
+Water st n comncs
160 Fred Rohledder
162 Wm P O'Rourke
170 Philip Gies
176 Harry G Brown
180 Wm Motz
182 J J McCallum
+Francis st comncs
184 Sidney Harvey
186 Ferd Ziball
188-98 Kaufman Rubber Co, Ltd
200 Jacob Plantz
202 N Matick
204 A Metuchinik
206 Albt Hasenjaeger
+Victoria st comncs
224 Berlin Lion Brwy G T R track
246 Foster-Armstrong Co
+Breithaupt st coms
254 J F Wilhelm
256 E P Barnhard
262 Ferd Walter
270 H L Yansen, nurseries
+Wellington st coms
+Louisa st commns
298 Vacant
302 L Miglarini
304 Mrs C Kessig
308 Stahle Bros, btchs
+Shanly and Andrew commence
322 Casper Braun
332 Mrs Henry Braun
338 John Walters
340 James A Law
346 Samuel Dowsett
348 Jas Lavink
348 Albert Barker
+Willow st comnces
350 J H Schnarr, gro
356 Wilson Iler Academy School
380 Rev F E Waelchi
386 Henry Glady
398 J Fotheringham
400 Geo E Ratz
408 Frank Boegel
416 Wm Weick
+Pine st commences
422 Fred Molson
426 Wm J Becker
436 Vacant
440 Adam Schaefer
444 A Glebe
444 C S Kertcher
448 Geo Schnarr
452 Martin Reidel
454 Misses Edmunds
460 Wm Frederick Waterloo Town

KING ST w, s side

1 J J McCallum, cgrs
1 G N W Tel Co
3-5 Walper House
7 Lembke & Kreller, cigars, etc
9 G T R City Ticket office
11 Stahle & Burkholder
13 Wolfhard & Co, hardware
15 F E Macklin, dry goods
17 W O Costello & Co
19 Vacant
19 United Canadian Club
19 Vacant
19 Vacant
19 Vacant
19 Vacant
21 Singer Sewg Mach Co
23 M Cowan, milnry
25 Vacant

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

27 Vacant
29 Jacob Seibel
31 News Record
33-5 Fred Snyder, tins
37 W A Zeigler, shoes
39 Concordin Hall
39 E D Heist, osteo
39 Mrs Dr E D Heist, osteo
39 J A Hilliard, dntst
41 Lang Bros & Co, dry goods
43 W Metcalfe & Co, grocers
+Foundry st s comcs
45 Economical Fire Ins Co
47 Millar & Sims, barristers
49 Fennell & Son, hardware
51 Mutual Life of Can
51 Union Life
53 Julius Jaeger, brbr
55 Canadian Exp Co
57 Geo Harrison, tlr
59 I S K Weber & Co, insurance
59 Employers' Assn
59 Int Correspondnce Schools
61 S O Schmitt, tlr
63 A G Schreiter, furn New bldg
71½ H Breimer, brbr
73 H E Ahrens, tlr
73½ Berlin Fish and Oyster Co
75 Royal Tailoring Co
75½ J P Bresnahan
77 S David
77½ F Hohlbein
79 Ontario Button Co
79½-81 W J McCutcheon
85 Ontario Button Co
87 M Erb Co
87 H Tolton, shirts
89 Max Rosenberg, tlr
93 W Meinke, cgr mfr
93 Star Shoe Co
95 F W Heiman, real estate
97 A Bricker & Son, livery
101 D P Knorr
103 Sam Wing, lndry
+Gaukel st commncs
113 J Stabler
115 Henry Berg
119 Vacant
121 Vacant
129 H J Hall & Son planing mill
135 Vacant
137 Harry Silver
139 John Schmidt
141 Sam Lee, lndry
143 Onward Mnfg Co
145 Vacant
147 My Valet, H Karrow
Baptist Church
+Water st s commens
155 C Braun, contr
159 L Lesin
163 Sam Pappernick
167 A J Gabel
171 Edwd Marrin
177 August Lang
+Francis st s comncs
203 Berlin Orphanage
+Wilmot st comnces

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire Insurance Company
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

221 W H Bowlby
231 R Boehmer & Co, coal
G T R track
235 Jacob Kaufman Sash, etc
249 John Card
253 W Miller
257 Hugo Hammon
261 T Figures
267 Jacob Kaufman
275 Wm Henry
+Daniel st comnces
281 Robert Campbell
285 T S Kuhl
289 Geo Lippert
291 Henry Duench

C. A. BOEHM
DISTRICT AGENT
THE
Employers' Liability
Assurance Corporation, Limited
Capital $5,000,000.00
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued
Prompt Settlements
PHONES { Office 249 / Residence 209

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE
A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

Lembke & Kreller,
7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident Insurance Company of Canada
Surplus to Policyholders, $213,447.72.

293-95 C E Moyer
297 Victor McIntyre
299 Noah Zeller
301 Miss P H Buckberrough
303 Mrs C Kabel
305 J R Strickland
+Agnes st commencs
Public school
317 August R Frost
323 Milton Zinkann
329 John N Zinkann
335 Mrs M Brauer
339 F M Zarnke
343 Wm Futher
345 Geo J Deppisch
349 Warehouse
351 R W Schnarr, MD
355 Wm Pieper
Collegiate Inst
Technical School
375 Rudlp Roschman
385 Richd Roschman
+Green st commencs
Berlin and Waterloo Hospital
+Mt Hope st comncs
453 Everett Betts
455 Dell Mayberry
457 A Bowman
459 Harry Denyes
461 F C Gross
463 Wm Ging
465 Chas Glass
467 R G Appleby
473 Isaac Wirz
477 C S Schultz
Waterloo Town

KRUG ST, east side, 237 Lancaster e

5 I Hollman
9 Mrs E Knapp
13 W R Wilkinson
17 John McNally
21 Mrs Danl Wismer
25 Isaac Stinson
29 A H Seibert
33 Granson Snider
35 Aaron Schmidt
39 J G Scharlach
+York commences
43 W S Hood
47 Frank Seager
51 W G Sinclair
59 Clark Washburn
63 Mrs C Ritershaus
+Troy commences
65 Hy Heintzman
69 C J J Fischer
73 Alex Koebel

KRUG ST, west side

6 Mrs R Cooper
12 Wm Seber
16 Mrs C Musselman
20 Jos Thaler
24 Bernhardt Zuber
28 Charles Bluhm
32 A W Hilborn
36 F W Welz
40 Otto Boettger
44 Philip Michael
48 Simon Miller
52 W C Schaefer
56 Jacob Green
60 G S Ahrens
70 N R Bugg
84 C Stapel
+Samuel st crosses
102 Louis Albrecht

LANCASTER ST east, north side, from end of Queen n to Scott

32 Daniel Fries
36 Jacob Fries
+Kaiser and Gordon aves commence
56 Harry Heintzman
70 Wellington Martin
74 David Moody
+Clarence st comncs
100 Wm Shaw
102 Ed Oelheiser
104 Mrs Jane Boomer
+Frederick st crosses
122 P N Ulrop
128 B Hunengard
134 Theo Zoellner
138 Simon Bowman
+Bingeman st comns
144 Moses Devill
146 Mrs A Oberholtzer
150 Vacant
154 S Brunk
Mennonite Ch
+Chappel st comncs

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

WANLESS'
OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

164 Wm Woeller
168 Mrs J Grischow
174 Herman Grischow
182 J H Gorman
186 Charles Degan
190 Edward Eby
198 John C Karn
+Brubacher st comns
202 Mrs Geo Beckner
206 Mrs L Fisher
210 Noah Stauffer
+Krug st comncs

LANCASTER ST e, south side

29 Thomas H Green
33 Michael Draves
37 Danl F Fries
+Mansion st ends
75 Jos S Shantz
79 Irvin Rickert
87 Mrs S Barry
93 Geo E Zettel
99 Fred Roland
105 Mrs J E Meyer
111 J B Scharlach
117 Wm Cairns
+Ellen st ends
+Frederick st crosses
141 Noah Betzner
143 L Norman
151 Mrs J Schlichter
155 E S Bechtel
159 S S Moyer
163 John Weigand
Central School
195 Herman Hertel
201 John Zinkann
217 John Dauberger
221 Herman Heiser
225 Peter Kreh
229 Philip Lorch
233 Thos Wright
237 Vacant

LANCASTER ST w, n side, from end of Queen n

8 W Perrin
12 Harry Burrows
+Victoria st crosses
34 S A Brubacher, planing mill
48 Joseph Smith
60 John Hofstetter
64 Solomon Miehm
68 Julius Goetz
72 N F Longstreet
+Spring st commencs
88 Lawrence Sieling
94 Charles Letson
98 Val A Hintz
104 Geo Bremner
110 Wm Schell
124 Christian Timm
134 Wm Luft
166 Benj Hinton
172 Gustav Prager
174 Marks Goss
178 H Pearson
190 Philip Luft
200 Frank Meier
+Arnold st commens
Jacob Giller
Wm Musclow
Wm Hopp

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND LANCASHIRE
Guarantee and Accident
INSURANCE COMPANY

LANCASTER ST w, s side

33 John Weiler
+Breithaupt st cros's
39 Joseph Kieffer
77 Jacob Affholder
87 Geo B Schell
+Louisa st ends
153 Mathw Durrant
+Hill commences
155 Vacant
169 A J Martin
+Union crosses
Mrs M Dutzel
Louis Weber
Nicholas Ryder

WATERLOO MUTUAL
FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199.769
C. A. BOEHM, Agent
Waterloo and Berlin.
PHONES
Office 249 Residence 209

A. C. BENDER,
RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South.
Berlin, Ont.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING STREET WEST, WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
Incorporated 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

LANE, from 170 Waterloo

28 Fred Krause
32 George Krause

LANE, from 191 Benton

James Willis
John Chalton

LANE, off Park st

22 Mrs Wm Rieck

LANE, from 26 Young

Four new houses

LINDEN AVE, from 95 Joseph

20 Richard Ogram
36 S M Bauman
38 Jos German
42 Chas Dopp

LOCUST ST, from 298 Frederick

18 Alfred Hallman
26 David Hallman
23 Chas Kufske
25 Otto Pietz

LOUISA ST, east side, from 298 King w to Lancaster

+Charon st crosses
71 Wm B Reinhart
75 Chas Lantz
79 M Steinberg
83 Isaac Green
87 A C Heldman
91 Geo Hilker
+Waterloo st crosses
113 John Steiss
117 J P Becker
121 John Klaehn
125 Mrs E Beck
129 Wm Janke
133 Albert L Hergott
137 John Ringle
141 Robt McLaren
145 David Byers
+Edward st crosses
163 Andrew Haus
169 Henry Hilker
173 Aug Kampmann
179 Lenhard Rockel
183 Henry Stein
+Weber st ends
193 A J Smith
G T R Track
209 Steinberg & Co
+Ahrens st crosses
243 Albert Stedman
247 George Gies
251 Ed Boll
255 Alfred O Lippert
259 Wm Carrie
275 Jos Hartleib
279 W E Strong
283 Henry Wagner
+Margaret st crosses
+St Leger st crosses

LOUISA ST, west side

8 G A McIntyre
12 C B Fischer
18 Geo J Lunz
26 Adolph Stoeser
New house
50 George Kechnie
Two new houses
58 Wm Dunker
+Charon st crosses
66 Mrs W Kaminski
72 Philip Niergarth
78 Emil Casdorf
80 Philip B Schaefer
90 Mrs E Shedler
94 Edwd Swartz
100 Henry Baumann
+Waterloo st crosses
102 Wm Polokowski
118 Chas Schrank
122 Louis Schlieman
126 Fred Zarnke
130 Herman Oberer
134 Oscar Lauber
138 Henry Hass
146 John E Vogt
+Edward st crosses
148 Chas Bierwagen
158 Jacob Kreiner
New house

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323

Player-Pianos 66 and 88 Notes at **WANLESS'**

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

166 Herman Rogge
170 Wm Scharlach
178 R E Pinke
184 Geo Hertfelder
188 Philip Miller
G T R Track
198 Theo Lobsien
198 Amos Starr
206 Louis W Roth
222 Lppert Furn Co
+Ahrens st crosses
246 Chas Adams
250 John Houser
+St Leger and Margaret av cross

LYDIA ST, from 289 Frederick

38 August Foss
42 Vacant

MANSION ST, e side, from 28 Ellen e to Lancaster

11 L Dotzenroth
15 Christian Woeller
21 J E Beckley
27 Mrs D Schnarr
39 John Hagen
39 Rev M Clemens
45 H D Huber
51 Geo L Miehm

MANSION ST, w side

12 Harry Germann
16 Misses Ahrens
20 Harry Tolton
24 Sam Holtzman
26 Fred G Chace
34 Henry Foreman
40 Charles Greb
44 Harry Hallman
48 A S Uttley
52 B H Warren
64 Simon Hinsberger

MAPLE AVE, from Union to Arnold

Victor Balzer
Solomon Schaneski

MARGARET AVE, n s, from 108 Queen to Zoeller

16 D S Bowlby
22 Henry Sachs
32 E P Cornell
38 P Rieder
42 F P Fennell
46 E W Houston
50 Mrs D S Bowlby
54 H J Bowman
66 W H Breithaupt
+Victoria st crosses
76 Herman Kreitzer
G T R Track
80 R E Cowan
84 Kimmel Felt Co
+Breithaupt st cros's
94 R S Porteous
+Wellington st cro's
Public School
+Louisa st crosses
+Adam st commencs

MARGARET AV, s s

11 John Forsyth

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Total Assets
(including subscribed capital)
$429,000.

15 J U Clemens
17 Chas F Niehaus
19 Mrs J E Neville
21 J G Garden
23 R C Diefenbacker
25 Vacant
31 D Forsyth
37 Mrs Amelia Mylius
41 Rev L H Wagner
43 G Shimkoski
+Maynard av ends
55 Dilman Shantz
+Victoria st cros's
G T R Track
+Breithaupt st cros's
+Wellington st cros's
129 John Dunn

INSURANCE COMPANY OF NORTH AMERICA
Founded 1792
Losses Paid, $144,780,841
Surplus, - - 5,589,406
Fire, Marine, Automobile, Tourist, etc.
C. A. BOEHM, Agent
PHONES { Office 249 / Residence 209

If you want to buy or sell Real Estate, see **A. C. Bender.**
HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.

WANLESS' ◎ Everything in Music, Classic, Sacred and Secular, also Folios, Collections, Opera Scores, Catechisms, Methods and Studies. ◎ SHEET MUSIC MUSIC BOOKS

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
Established 1808
Total Funds, $15,000,000
Capital Paid up, 1,320,000
Uncalled Capital, 9,680,000

+Louisa st crosses
155 Thos Green
155 Granville Blood
+Wilhelm st ends

MARTIN ST, n side, from 157 Benton

18 Alvin Willets
22 Daniel Eby
26 Henry Gerth

MARTIN ST, s side

13 J Hoeffle
15 New house
17 Ezra Kruspe
21 Otto C Kalbfleisch
25 Geo C Meisner

MARY ST, from Pine to Waterloo Town

17 Geo Scott
31 Conrad Schweitzer
35 Jos Heimler
39 John G Schweitzer
48 Jacob S G Erb
49 Aaron Erb

MASCOTT LANE, from 91 Scott

14 Mrs E Mandelsloh
15 Mrs L Scharach

MASSEL PLACE, from 71 Frederick

11 Carl F Schmidt
13 Mrs S Isch
15 Fred Hauser

MAY PLACE, from 58 Cedar n

7 Jos Pinchant
9 Allan Courtney
11 W Reischt
15 W C Bowden
19 James Blevins

MAYNARD AVE, e s, from 74 Ahrens w to Margaret av

Hibner Place
13 R Cook
19 Casper Roehrig
25 J Klippert
31 L Yost

MAYNARD AVE, w s

16 Solomon Kaufman
20 John Burg
22 Robert Hall
28 Noah Wagner

MICHAEL AVE, from Linden to Wilmot

8 Andrew Zuber
C A Ahrens & Co
12 Fred Burhitt
16 Wm Irwin
20 John Beck
24 Simon Wagner

MILL ST, north side, from 175 Queen s to limits

18 John Heppler
24 Philip Bish
34 A J Bock
38 Wesley Black
42 Adolph Tuerk
+Benton st ends
56 C H Krohn
60 Wm Uhrig
66 Leo Tschirhart
68 Norbert Leyes
72 Mrs C Keller
76 Wesley Morish
80 W R Witzel
82 Robt Schack
84 Geo Robinson
88 John Steinberg
90 Mrs A Steinberg
112 Reiner Z Juergens
116 James Young
122 John Bindernagel
128 Conrad Kufski
132 Wm Weber
140 Felix Hauch
144 A H Stengel
150 Walter Reeve
178 Chas Davis
+Albert st ends
180 Mrs Chas Kraus
182 Bernhard Fischer
200-2 Wm Sengbusch
216 Mrs F Dankwardt
226 Albert Kurt
236 Wm Radtke

The Mutual Life of Canada Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.
W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

244 Bernhardt Kurt
250 Chas Scheel
256 Fred Witte
260 Christian Hagen
268 Henry Asmussen
276 Chas Hartwig
292 Michl Ott
318 J Shoemaker
424 Mrs J Stuckhardt
Louis Ernst

MILL ST, south side

11 George Buck
13 Jos McCutcheon
19 Michael Israel
25 Jacob Baetz
33 Henry Kinzie
37 Chas Hoelscher
41 Vacant
45 Mrs Jacob Doering
51 J E Wolfenberg
57 Jacob Bernhardt
63 Joseph Perrin
67 Jos Hoelscher
185 Limus Wey

+Shoemaker av coms

245 Daniel Staufer
249 New house
263 F C White
291 Simon Gies

+Heiman st comncs

313 Jacob J Eby
317 Jacob Kesselring
393 Sim Weaver
409 Christian Eby

+Hoffman st comnces

Mrs John Rickert

MITCHELL AV, from 163 Queen s

10 Wm Mitchell
11 S Burkholder
14 W O Mitchell
20 E W Bursch
24 Geo Hoelscher

MOUNT HOPE ST, from 453 King w

+Vogt Place comncs
14 Wm E Connor
16 M Worchowsky
20 Michl Refeski

+Caroline st comncs

26 Charles Schacht

+Park st crosses

60 Jacob Ellert
65 Louis Bunsch
66 John Johnston

OAK ST, from 20 Linden to Wilmot

1 Adam Dengis
5 Aug Trump
6 Martin Hummel
9 Jacob Beserer
13 Wm Fischer
15 Chas Schippling
17 Jos Wagner
25 Julius Koehler
33 A Plazek

OTTO ST, north side, from 176 Frederick

2 Mrs Hannah Hett
6 Andw S Schiedel

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
Incorporated 1890
Surplus to Policyholders, $206,800.

10 W J Williams
14 A M Schiedel
18 Alex Shoemaker
22 August Gies
26 Benj Snyder

OTTO ST, south side

1 Rev C R Miller
5 Mrs C Lackner
11 W D Euler
17 E J Philips
21 J K Master
25 L S Weber
29 John Laufer

PERTH MUTUAL
FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $202,793
C. A. BOEHM,
Agent for Waterloo and Berlin
PHONES { Office 249 / Residence 209

A. C. BENDER
REAL ESTATE
11 Queen St. S.
Berlin, Ont.
ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
Pool and Billiard Parlor in Connection.
7 KING STREET WEST WALPER BLOCK.

EDISON, VICTOR and POLLOCK PHONOGRAPHS and RECORDS. ❋ WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity & Guaranty Company
We Will Bond You
Established 1896
Cash Capital, $1,700,000

PANDORA AVE, from 250 King e

18 L Snyder
19 I H Oberholtzer
23 J O Bowman
29 Albert Schwartz

PARK ST, north side, from end of Green to Waterloo Town

Berlin and Waterloo Hospital
+Mount Hope crosses
100 Miss Rosa Krafft

PARK ST, south side

45 John Hintz
51 Jacob Sousmen
53 C Herchenreder
59 Frank Wagatha
77 Thomas Evans
83 Chas Schmidt
+Mount Hope crosses
85 Chas Singer
91 Lorentz Krahn
97 J H Seip
99 Nicklaus Shaefer
111 Edward C Dahm
115 Erns Kurschinske
125 Geo Waechler
131 Stpn Ellerbraunn
+Union st crosses
133 Adam Hueghlin
153 Mrs A Dannecker
157 Aug Herchenreder

PEQUEGNAT AVE, from Kaiser to Frederick

1 Andrew Fromm
7 F S Sider
11 Arch Hallman
15 W C Stinson
17 Addison Dedels
23 Henry Kilbeg
26 Alfred Arnold
27 J M Jackson
28 Henry Mahn
37 E G Horsch
43 Geo Davis

PETER ST, east side, from 91 Church to Mill

17 Albt Boynton
19 Geo Blinkhorn
25 C Hett
+St George crosses
39 Jacob Riehl
43 Jacob Wellhauser
47 Gottlieb Krueger
53 John Dopp
57 Wm Schade
+Courtland av cros's
105 Jos Oraszeh

PETER ST, west side

18 Henry D Gerbig
20 Jacob Wunder
24 E Little
+St George st crosses
50 Abraham Keffer
58 Wm Gottfrid
66 Edwd Forwell
70 Misses Meager
+Courtland av cros's
96 Bert Young
102 D E Weber
108 Geo V Reihl

PETERSBURG RD, from Queen s

45 Henry Schneider
67 Henry Krube
73 Joseph Lehman
+Factory rd comncs

PINE ST, from 416 King w to Cemetery

9 Philip Hummel
13 Wm Miller
16 Mrs Susn Knechtel
+Mary st commencs

PINKE ST, from 40 Wilhelm to Blucher

18 I Speigelbach
New house
24 George Pinke
28 Zeph Levan
32 Fred Schacht
36 John Gaeler
40 Peter Gebhardt
44 Martin Lorentz

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - $2,973,750

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN. ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

48 Hy Isherwood
52 John Pletsch
62 John McKelvie

QUEEN ST north, east side, from King to Lancaster

9 E Hamel & Co, pnts
11 Lee Hing
13-15 Breithaupt Leather Co
19 L F Cline, M D
21 Merchants' Ptg Co
23 E P Cornell, dntst
23 S H Middleton
23 Vacant
23 Vacant
23 Vacant
25 W A Lawrason, livery
27 A B Campbell
29 Mrs Mary Thorpe
31 A Gies, shmkr
33 James Armour
35 F K Ferguson, bkr
39 Ormand Mathews
St Peter's Luth Ch
49 Rev F Oblander
53 M M Bricker, ins
57 Mrs Fred Rittinger
+Weber st e comncs
Court House
73 Jonathan Cook
79 A H Heller
87 Oliver Kenzie
89 A G Schreiter
91 Mrs Geo Balzer
+Ahrens st e comncs
95 P Hymmen
97 A J Roos
101 David S Huber
105 Jacob B Shantz
109 Henry Knell
111 C N Huether
117 C E Hoffman
121 George Schlee
125 John Fennell
127 Geo E Avery
129 Thos G Forsyth
131 Lewis Arnold
135 E W Clement
+Ellen e commences
139 James Harlock
143 Alex Dantzer
147 Michael Wunder
153 Mrs Lewis Timm
161 John Colombo
163 S A Brubacher
175 Philip Weber
179 Philip Forler
185 Aaron Metz
189 W M Davis

QUEEN ST north, w s

6-8 Wm Bernhart, wines
12 Kloepfer & Co, coal
16 John Quering
18 Harry Lobsinger, tailor
18 W M Reade
18 Vacant
22 Wiegand & Co, shirts
24-6 Wm Munro, brkr
30 M E Fitzgerald
+Duke st commences
34 H G Lackner, M D
St Matthew's Luth Church
Public Library
+Weber st w comns

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Boiler Inspection Insurance Company
OF CANADA
Established 1875
Policies guaranteed by The Hartford Steam Boiler Inspection & Insurance Company.
Total Security to Policyholders, $4,552,000

Presbyterian Ch
62 Edwin Huber
68 M M Bricker
+Roy st commences
76 George Lang
+Ahrens st w comncs
90 J R Eden
92 August Boehmer
96 Joseph Zuber
100 Alex Millar
108 L J Breithaupt
+Margaret av comns
116 Wm Roos
128 Miss G Jackson
+Ellen st w comncs
132 Arden E Bott
134 Wm Weigand

Hartford Fire
Insurance Co.
A CENTURY OLD
In San Francisco alone Ten Millions Paid.
C. A. BOEHM, Agent.
PHONES { Office 249. Residence 209

GENERAL REAL ESTATE
BUSINESS TRANSACTED
A. C. BENDER,
11 QUEEN ST. SOUTH,
BERLIN, ONT.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.

PIANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE Paid-up Capital, $10,000,000 Reserve, $6,000,000 Total Assets, $150,000,000

Transacts a General Banking Business. Interest Allowed on Deposits.

G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889.95

136 J B Shantz
138 C A Richardson
140 C F Marklewitz
144 John Mangold
150 Chas Huether
+St Leger st comncs
154 Vacant
156 John Cummings
158 Arnold Jansen
162 Geo Hellbriegal
166 Henry Dumart
170 James Lloyd
178 J E Bilger
182 Mrs S Reist
186 Mrs John Albert
188 Joseph Arnent
192 Wm Mumart

QUEEN ST south, e s, from King to limits

9 Christadelphian Hall
9 W R Wilkinson, dentist
9 T Hirties, drsmkr
11 H L Staebler & Co, ins
13 A C Bender, rl est
15 Rittinger & Motz, publishers
r15 John Collins, blksmith
r15 B Ziegler, wagons
r15 G H Hackborn & Co, upholstrs
r15 J W Keyes, livery
r15 Jos Inglehart
r15 C Heiobuch
17-19 Vacant
21 Steinmetz & Son, repairers
23 Stuebing & Son, grocers
25 Chas Blankstein, cigars
25 Chas Holly
27 Louis Sattler
29 G F Gardner, pnos
31 L Sattler, harns
33 Geo Seiler, photos
37 Vacant
39-41 C Meyer, repr
45 John Collins
47 Peter Kolbrenner
51 C Stein, liquors
53 Vacant
Skating Rink
57 G P Hagopian
59 Charles Gehl
61 F Tylinski, tailor
61 Ralph Cossey, elec
63 London Life
67 J J Walters, M D
+Church st commncs
St Paul's Church
79 Rev Wm Boese
81 Wm Beilstein
83 Vacant
87 Carl Kranz
89 Mrs Hugo Kranz
93 W H Schmaltz
+St George st comns
97 Mrs M E Glick
103 Robert Smyth
109 Duncan Chisholm
115 Henry Stuebing
119 Philip Hilts
129 Williams, Green & Rome
+Courtland av cros's
133 W E Butler
145 E B Erb
H S LaGrange
149 J F McKay, grocr
+Mitchell av commns
163 W E Mitchell
175 Fred Schmidt
+Mill st commences
181 Miss M Cowan
183 Geo P Ziegler
185 Wm P Kress
187 John Dreger
191 Morley Wiegand
195 Geo DeKleinhaus
C P R Track
201 Joseph Rice
205 John Bramm
G T R Track
209 Berlin Gasoline Engine Co
225 Wm Forwell
Berlin Table Mfg Co
Twin City Oil Co
Woodside Park

QUEEN ST south, w s

8 H Jaeger, barber
10 Arnold Jansen, jlr
12 Kaiserhof Hotel Co
14 Chinese Restrnt
18 Opera House
20 Berlin Dyeing Wks

THE MUTUAL LIFE OF CANADA The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

22 W A Brechbill, livery
24 A Henhoeffer, V S
26 O C Ball, brbr
28 S H Hessenauer
34 Randall & Roos, whol gros
38-40 A B Sararus & Co, undertakers
46 Vacant
48 D Stadelbauer
50 C E Hoffman, btns
54 Pearl Steam Lndry
56 Luckhard Specialty Co
58 J Juggisberg
62 Snyder Bros
64 New Bldg
66 Imperial Tea Co
68 Chicopee Store
72-4 Young Women's Christian Assen
76 W H Fisher
80 A A Pipe
84 C J W Karn, M D
+John st commences
86 Mrs A Devener
90 C Asmussen
94 W Asmussen
96 Vacant
98 W O Costello
102 Mrs Mary Tuerk
106 John F Beck
112 Harry A Hagen
116 Mrs M Hallman
118 Chas A Ahrens
122 Edwin Green
126 P Pearce
128 Miss Alice Moyer
134 G W Stewart
138 W A Rolling
+Courtland av cros's
142 Chas Kern
146 J H Heller
150 I S K Weber
154 Chas Blankstein
158 Frank Hodgins
160 Carl Luelo
162 Henry Lippert
166 John Fried
170 Joseph Schell
178 S B Schneider
+Schneider av comns
194 J R Stouffer
198 Amos Shantz
204 George Bramm C P R Track
214 Irvine Master G T R Track
220 A N Berlet
224 Vacant
226 J C Hahn
+Homewood av coms
230 Wm Schaefer
+Petersburg rd coms

RICHMOND AVE, e side, from 25 Joseph to Victoria Park

7 Abraham Harlach
11 Mrs Alex Eby
15 Henry King
19 Edward Fries
23 Alex Findley New house

RICHMOND AVE, w s

12 John Walker
16 Anthony Forwell
20 Frank Hirth
24 Otto Schmidt
28 Nelsn Cunningham
30 A Wildfong

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND Insurance Company
Established 1873
Old and time-tried.

ROLAND ST, from 126 David to the Park

13 Wm Kruse
19 D A Bean
23 Carl Mueller
29 George J Lippert
33 John Derbecker
35 Wm Woodall
39 Menno Strome

ROY ST, n side, from 66 Queen n to Yonge

32 Rev R S Knechtel
36 Julius Jager
40 L A Mehlenbacher
44 Wm L Laird

ÆTNA
INSURANCE CO.
HARTFORD, CONN.
Leading Fire Insurance Co. in America.
J. B. HUGHES,
Special Agent. Phone 259
C. A. BOEHM, Local Agent
Phone 249

You consult your own interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER, CONVEYANCER, ETC.

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection.

STEINWAY THE WORLD'S MOST RENOWNED PIANO. WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
ROYAL
Insurance Co.
LIMITED
Established 1845
Assets, $71,000,000

48 J J Frank Anthes
54 Erwin Roos
58 T H Rieder
62 Jeremiah Scully
66 Mrs E Schwartz

ROY ST, south side

15 Noah Cress
15 Mrs E Shoemaker
19 S R Ernst
23 Mrs A Bowman
27 Harry Illing
31 Mrs Abel Walper
35 J K Ball
41 Fred Hauch
49 George Davidson
53 T A Witzel

ST GEORGE ST, n s, from 93 Queen s to Cedar

14 John L Mader
18 L D Merrick
+Benton st crosses
64 Ernst Rieck
68 Conrad Byer
70 Julius Hagen
74 Adam Hedrich
78 Geo Staehle
82 R Weber
86 Levi Seibert
90 Henry Alles
94 Arthur Prittie
96 L E Schaefer
+Peter st crosses
Water Tower
112 Nichlaus Dopp
118 John Skinner

ST GEORGE ST, s s

23 Saml Thompson
+Benton st crosses
45 Alfd Snyder
49 A H Hewitt
53 John Kesselring
57 A Z Garner
59 A E Eby
+Hebel ave commncs
63 Peter Hebel
67 J M Seibert
71 H M Tait
75 Arthur Foster
79 L F Swears
81 Mrs Sarah Sage
85 Henry Stauch
+Peter st crosses
91 — Mitchell
97 Julius Wurm
105 Gustav Draeger
119 John Oestreich
123 John Foster
131 Wm Hergott

ST LEGER ST, n s, from 150 Queen n to Union

Walter Dumart
14 George Doerr
18 Frank Carruthers
38 Dumart & Co, hides
+Victoria st crosses
Wunder Furn Co
G T R Track
52 Laura Sheppard
60 Fred Sheppard
+Breithaupt st cros's
100 Louis Dumart
+Louisa st crosses
122 Paul Steinke

ST LEGER ST, s side

9 Leo B Clemens
15 Rupert Hinsberger
17 W B Mehlenbacher
21 Mrs Mary Dumart
25 Simon Hinsberger
29 Daniel Hinsberger
31 John Gies
33 John Pashak
+Victoria st crosses
G T R Track
+Breithaupt st cros's
+Wellington st ends
+Louisa st crosses

SAMUEL ST, n side, from 247 Frederick

4 Walter Ziegler
14 G J Bender
18 Oscar Schneider
22 I H Eby
26 Mrs A Fehrenbach
30 Wm Bastedo
32 A J Leitch
+Bingeman st crosses
42 H J Martin

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

46 Walter Barrie
50 Allan Grauel
54 F Musselman
+Chapel st crosses
58 H Herchenrader
70 Frank Hamel
74 Vacant
New house
+Brubacher & Krug sts cross
98 Albert Inrid
126 Vacant

SAMUEL ST, s side

9 Edmnd Pequegnat
11 B C Schulte
15 Fred H Boehmer
21 Philip Pequegnat
25 Jesse Conner
+Bingeman st crosses
41 Geo Allendorf
55 S Robertson
+Chapel st crosses
59 Norman Boehmer
63 Charles Zuber
71 Philip P Hollinger
81 Geo Kraemer
87 Otto Kuss
+Brubacher st cros's
+Krug st crosses
127 Wm Hilburn
135 Alex Hergott
141 John H Doerr

SCHNEIDER AV, n s, from 178 Queen s to the Park n

+David st crosses
42 J C Cole
48 G H Nyland
52 Rudolph Kramer
58 Mrs Jacob Fidler
64 Arthur Strome
68 John Rooke
74 Philip Fehrenbach

SCHNEIDER AV, s s

New house
Carl Ide
21 Abe Moyer
23 V O Phillips
25 J M Snyder
27 D B Schneider
29 Edward Binkley
35 Geo Pequegnat
39 J H Schmidt
+David st crosses
43 Tobias Shantz
59 John Gross
63 Vacant
71 I Master

SCOTT ST, east side, from 96 King e to Irwin

11 Levi Wiegand
15 Phares Eby
19 Mrs Peter Moyer
23 Simon Reid
27 A Waldron, V S
31 Mrs L Histand
35 H C Wildfang
39 Fred Durst
+Elgin st commences
43 David Knipfel
47 H C Diebel
51 Mrs Thos Trussler
55 Mrs H Moyer
+Weber st crosses

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
NORTH BRITISH AND MERCANTILE
Insurance Company
Established 1809
Total funds exceed $85,805,000
Canadian investments, $8,820,742

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79 Mrs Hannh Rudell
83 Urias Israel
87 John Hessenauer
91 Chas J H Massel
+Mascot Lane comns
95 Meno Shoemaker

SCOTT ST, west side

6 Alex Dietrich
8 E Kraft
Market
44 G C Schmidt
46 Mrs E Schmidt
50 Geo S Ziegler
54 Anthony Bieth
58 Alfred Heller

Head Office, Waterloo

C. A. BOEHM, Agent for Waterloo and Berlin
PHONES { Office 249 / Residence 209

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH, Berlin, Ont.

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block
CIGARS, TOBACCO, Etc.
Pool and Billiard Parlor in connection.

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Standard Life Assurance Company
Established 1825

Invested Funds	$61,000,000
Canadian Investments	$18,000,000
Annual Revenue	7,400,000
Profits Paid	35,000,000

60 Wm Benecick
62 H B Betzner
+Weber st crosses
80 F Von Neubronn
86 Mrs C Godbold
+Spetz st ends
100 Mrs L Stroh
104 John Mantz

SHANLY ST, e side, from 308 King w to Edward

19 Geo Fischer
29 Martin Koebel
33 George Alles
43 Frank Nowak
+Charon st crosses
81 Jno N Bowman
91 Raymon Stoeser
95 Henry Forler
99 P Bogdonewick
103 Wm M Fischer
107 John Karn
109 Chas Sass
+Waterloo st crosses
127 Otto Schedler
133 Fred Schultz
145 Moritz Bastian

SHANLY ST, w side

+Andrew st commns
10 Mrs Hy Eizerman
36 Aug Schwalm
+Braun st commencs
38 Herman Voege
46 Henry Dunker
54 Samuel Helmuth
64 Paul Grau
70 Mrs M Wieland
+Charon st crosses
74 John B Schmidt
80 Mrs Mary Paetz
90 Chas Schack
96 Peter Voll
100 Thos Robertson
106 Chas Schilling
+Waterloo av crosses
118 Henry Schaefer
126 Thos Klippert
130 Louis Freund
136 Jeremiah Steiner
152 Walker Bin and Store Fixture Co

SHOEMAKER AVE, e side, from Mill to limits

8 Cecil Walker
12 Irvin Walker
16 Chas Hagen
26 Henry Eby

SHOEMAKER AV, w side

New house
13 Ernest Kehl
27 Vacant
37 Chas J Weber

SHORT ST, from College to Water

14 A & C Boehmer
20 George Boehmer
24 Alfred Boehmer

SIMEON ST, from 269 Frederick

9 Albert Bernie
11 P M Martin
19 Louis Kieswetter
23 Vacant
25 Chas Kerby
26 Jacob Meyer
29 Wesley Deley

SPETZ ST, from 125 Frederick to Scott

10 Anthony Weiler
12 Wm Ott
13 John A Fuhrman
16 Chas M Schmidt
20 Henry Hamel
26 John B Histand
30 John G Kress

SPRING ST, from 72 Lancaster w

9 Ed Kimmel
13 M O'Neil
14 J M Jackson
17 Dan Thompson
18 R W Thompson
21 Oscar Marchand
28 Julius Luft
35 John Thompson
77 C Harnack
101 John Mitzlaff

THE MUTUAL LIFE OF CANADA In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

STAHLS AVE, from 143 Edward

2 Mrs A Stahl
28 D Macnaughton
30 J Moskovitch
7 Richd Michalofski
11 John Robbie

STERLING AV, from King e

Geo Voll

STRANGE ST, n side, from Wilmot to Glasgow

78 A Partica
88 J Fuhrman
92 L Minikowski
98 J Bialkowski
New house
110 A Bialkowski
114 H Oldenberg
128 J P Hannon
134 George Huderk
+Agnes st ends
156 John Krolitzki
206 John Olarek

STRANGE ST, s side

3 Val Eckstein
35 J Schatzke
53 M Minister
61 A Adolph
89 Frank Bialkowski
111 Frank Lemenski
115 Mrs And Oraszek
121 John White
135 I Lemenski
159 F Lemenski
165 John Alles
173 D S Oberholtzer
177 A Selke
185 F Lewandowski
199 Geo Karges
211 Fred Schardt
213 Charles Poll

THERESA ST, from the Park to Wilmot

6 Leo Bialowski
9 A J Wendling
11 John Fischer
15 J D Smith
21 Herbert Kergus
31 Oliver Seibert
35 N Pernfus
38 Forest McCutcheon
39 L Reinhardt
42 Geo Schaab
43 I Haller
47 Eugene Wey
New house
54 Frank Hoch

TROY ST, from 63 Krug

Vacant
John Derry
George Atyward

TUERK ST, n side, from 164 Wilmot

O Matthews, jr
90 John M Koch
+Bramm st commncs
158 Chas E Miller
164 Herman Melchin
250 Thomas Olinski

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company, Limited
Total Funds Exceed
$84,600,000

258 Frank White
270 Wm Rea
278 Mrs S Strub

TUERK ST, s side

+Cherry st commncs
119 Fred Monowski
127 Daniel Knorr
131 Harry Gunley
139 Frank Rabethge
153 S Droskevic
157 Andw Trushinski
165 A Pappenski
181 Fred Timm
+Agnes st crosses
253 Martin Herringer
261 Walter G Colyer

Gore District Mutual FIRE Insurance Company
Established 1839
Net Cash Surplus, $333,772
C. A. BOEHM, Agent.
PHONES { Office 249 / Residence 209

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
Incorporated 1720
Capital paid up, $2,241,375
Total Cash Assets, 22,457,415

UNION, from Blucher to limits

52 John Goetz
56 Athr Spiegelberger
r56 Wm Kimpel
+St Leger st ends
100 Christian Rosekat
111 Vacant
118 Charles Hagen
120 Anthony Hopp
+Lancaster st cros's
B Bonofski
Henry Meier
Stephen Busher
Henry Luft

UNION, from 131 Park s

72 Henry Brose

VICTORIA ST, e side, from 206 King w to limits

Berlin Felt Boot Co
49 Benj Bayliss
+Edward st crosses
71 H Schippanowski
73 Mrs C McCrosson
75 John Farre
79 Enoch Steffler
83 John Reinhardt
87 John Kreitzer
91 Henry Harmer
+Weber st crosses
115 Geo Hoeflich
119 John Zinn
123 August Litzkus
+Ahrens st crosses
159 B H Ziegler
165 Frank Spence
171 Mrs John Haddow
173 Mrs L Welsh
177 Mrs Jos Clemens
183 A Slumkowski
189 John Schlegel
+Margaret av cros's
221 Louis Pommer
229 Charles Anderson
235 Jos Adams
+Ellen st ends
245 John Bailey
249 Henry Eames
253 Henry Doberer
257 Abraham Sararus
269 Vacant
275 Walter Player
277 John Dietz
+St Leger st crosses
361 Geo C Ziegler
365 Louis Cline

VICTORIA ST, w side

Berlin Lion Brewy
16 Jackson, Cochrane & Co
+Waterloo st comncs
18-34 Berlin Felt Boot Co
+Edward st crosses
74 Stephen Polalc
76 Paul Schneider
80 Anthny Schneider
84 Mrs John Kline
G V Oberholtzer Co
+Weber st crosses
Berlin Furniture Co
+Ahrens st crosses
160 M J Collins
164 Albert Scharlach
168 Abrahm Albright
172 Erwin Woelfle
176 C L Rose
182 Henry Arnold
186 Carl Emmerich
190 Chas Harnack
196 R H Sanford
200 Chas C Cowan
+Margaret av crosses
204 Louis Hartleib
208 Arthur Schafe
212 Richd C Cowan
216 August Hunt
220 Henry Rellinger
224 Joseph Hunt
236 Western Shoe Co
264 Baetz Bros & Co
+St Leger st crosses
280 Wunder Furn Co
326 P K Weber, coal
Pollock Mfg Co

WALTER ST, n side, from 22 Daniel to Glasgow

48 Mrs Wm Haslam
52 John Beith

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at **WANLESS'**

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

54 Samuel Garner
58 Nelson Fischer
60 James Pippin
New house
+Agnes st crosses
100 Louis Klehm
112 Bert Alles
116 Vacant

WALTER ST, s side

Nurseries
77 Chas Janzen
+Agnes st crosses
83 Mrs Carl Schaefer
89 Wm T Sass
113 Louis Schnarr
117 Wm Rieck
125 John Beese
129 Theo Hackborn
137 John S Koehler

WALNUT, from Wilmot to Cherry

48 Anthony Seaman

WATER ST north, e side from King w to Ahrens

New Jerusalem Ch
15 Rev D E Daniels
19 Rev J W J Andrew
St John's Church
+Short st ends
35 E D Lang
39 George Killer
43 Wm Latsch
47 Fred Heyl
51 C J Heyd
57 Dominion Button Works
77 John Bristol
83 Mrs A Odrowski
+Weber st crosses
103 Fred Kreller
107 August Totzke
111 Mrs E Ringler
115 Philip Ringle
123 Michl Schlacher

WATER ST n, w s

24 John A Lang
34 David Gross
40 E E Featherston
46 John Killer
52 Henry Schmidt
58 Mrs A L Stephen
Christian Science Ch
+Francis st ends
80 A Rooke
86 W G Cleghorn
+Weber st crosses
100 Mrs A Schriber
102 R T Best
106 H Schlender
110 George Fisher
114 F A Pflug

WATER ST south, e s, from King w to Victoria Park

Baptist Church
27 Harry E Hagens
31 George Gordon
+Charles st crosses
53 L McBrine Co, Ltd
59 John Cochrane
+Joseph st crosses
73 Otto Wachsmuth

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

77 Chas Dillon
83 Mrs Mary Plate
89 Anthy Ohlheuser
93 Edwd Arnold
95 Arch Lockhart
99 Geo J Schell
105 Mrs Mary A Yost
109 Harry Steimnetz
113 Harry Lobsinger
119 Emil Huber
123 Henry Lauder

WATER ST s, w s

+Hall Place crosses
18 Henry Gaukel
24 Henry Popplow

C. A. BOEHM
DISTRICT AGENT
THE
Employers' Liability
Assurance Corporation, Limited
Capital $5,000,000.00
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued
Prompt Settlements
PHONES { Office 249 / Residence 209

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE
A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

Lembke & Kreller,
7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Phoenix Insurance Company
OF HARTFORD, CONN.
Established 1854
Total Assets, $9,900.000
Total Losses Paid, $65,696,377

30 Henry K Witzel
+Charles st crosses
36 Berlin Foundry
44 Peerless Leathr Co
48 L M Lindsay
52 Anthony Kraen
+Joseph st crosses
70 Jacob Gies
76 Joseph Huck
80 Philip Zeller
84 Herman Krueger
90 John Ueberschlag
94 Mrs J Schwartz
100 Alex Lockhart
104 J S Good
110 Henry Otterbin
114 Samuel F Gofton
120 J M Scully
124 Alfd Totzke
132 R E Ritz
136 Herman Haff
138 Thomas Ford
140 Mrs Martha Shuh
142 Geo M Lobsinger
144 Fred Frank

WATERLOO ST, n s, from 16 Victoria

Rumple's Factory
G T R Track
+Breithaupt st cros's
28 H H Huenergard M D
28 Louis Huenergard
36 Andw Hofele
38 L Huenergard, bhr
42 Anthony Miller
46 Paul Klosky
50 Michl Seyler
+Wellington st cros's
52 Ergar A Stahl, gro
54 Abe Sievenpeifer
62 Abrhm Affeldt
66 Vacant
70 Geo Schneider
+Louisa and Shanly sts cross
100 Frank Lawrence
102 A Brown
114 Henry Jones
126 Fred Hiller
130 August Gralke
136 Edwd Ludwig
140 Edwd Emmerich
142 Chas Schacht
144 Fred Bechler
148 Wm Nehls
+Bismark st commns
156 Fred Kudoba
162 Albert C Muller
170 Harry Schilter
176 Jacob D Schmidt
176 H B Herchenratter
184 Nicklaus Lier
188 Juls Kadstzschner
192 Charles Hiller
200 August Sixtus
204 Ed Kurschinski
210 Richd Fellbaum
214 Chas Steiss
224 Ferd Bierwagen

WATERLOO ST, s s

Jackson, Cochrane & Co
G T R Track
Merchants' Rubber Co
+Breithaupt st cros's
35 Geo Schreiber
37 D Gurzi, shmkr
39 Louis J Heit
41 Lawrence Daub
45 L Wellheiser, gro
+Wellington st cro's
65-71 W H Mansz, bhr
+Louisa st crosses
89 August Hass
+Shanly st crosses
111 J A Ziegler
115 Fred Hett
119 Jos Dunbrook
123 John Ludwig
127 Frank Ludwig New house
133 Henry Karrow
139 Wm Schielter
147 Otto Krueger
153 F C Stiefelmeyer
157 Theo Kruschinski
159 C G Miller
163 Fred Schultz
171 Albert Miller
175 August Steinke
+Grove st ends
197 Wm Plomski, jr
201 Bert Hofstedler
205 August Abbott
209 Herman Podam
213 Robt Bierwagen
229 Carl Wolfenberg
233 Chas Dechert

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

WANLESS'
OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial. Manufacturing and Non-hazardous Risks accepted at the lowest rates.

WEBER ST east, n s, from Queen n to limits

Court House
+Frederick st crosses
32 W H Leeson
35 Jos Fehrenbach
38 Jos Wiest
44 Mrs C Schraeder
48 George Hickey
52 Lorenz Schelhaus
56 L H Pletsch
+Scott st crosses
60 George Ziegler
64 John Jaimet
68 Ed Matthews
74 H J White
76 Mrs Geo Bucher
82 August Weseloh
86 A H Watson
90 Mrs John Brown
94 Chas Weber
98 Chas Lederman
102 Nichls Ohlheiser
104 A L Fischer
108 P A Plummer
+Cedar st crosses
+Krug st commencs
116 Francis Hohlbein
122 Mrs A E Schwell
124 Henry Pfohl
128 J R Winterhalt
132 J S McNally
136 Wm Hamel
138 Stephn Hauser
144 August Herel
148 Aaron Betzner
158 Mrs Saml Ward
+Cameron, Fairview & Sterling aves cross

WEBER ST e, s side

13-15 W M Cram, barrister
17 S B Heist
+Frederick st crosses
35 W F Berner
39 Jess Hallman
43 Adam Walter
45 Geo Scharmann
51 Henry Euler
55 Mrs L Hack
+Scott st crosses
59 Richard Reid
61 Hilkiah Martin
65 J F Whiting
67 Philip Becker
71 Mrs A L Meyers
75 Mrs Nicklaus Giesz
79 Albert L Fraser
83 W J Moody
87 C Meisner
91 Edwd Stuebing
95 Herbert Reiko
99 Jacob Seigel
101 Abraham Strohm
+Cedar st crosses
117 Christian Oberer
121 Albert Kropf
125 J C Heimbecker
129 Wm Gallagher
131 Jacob Benedick
+Albert st ends
145 George Wye
151 Aug Haren
r151 Jacob Ingold
153 Theo Schmidt
155 Joel Gole
+Cameron st ends
201 Geo Kropf

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND LANCASHIRE
Guarantee and Accident
INSURANCE COMPANY

+Fairview, Sterling and Knoll Wood Park cross

WEBER ST west, n s, from Queen n to limits

St Andrew's Ch
14 J J A Weir
18 Rev Geo D Damm
22 Geo E Potter
28 John Moffatt
Zion Church
36 H Pearce
40 Mrs M Hummelle
44 J S Anthes
48 Thos Jordan

WATERLOO MUTUAL
FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,769
C. A. BOEHM, Agent
Waterloo and Berlin.
PHONES
Office 249 Residence 209

A. C. BENDER,
RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South.
Berlin, Ont.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING STREET WEST, WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
Incorporated 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

50 Mrs Susan Robson
52 David Devitt
56 John Motz
+Yonge st crosses
58 T Eagan
60 John Ruhl
64 Thos Gillespie
66 Vacant
70 Jacob Shoemaker
74 E J Lang
78 Jos Dorschel
+College st crosses
80 Michl Matell
84 Mrs J Suddaby
88 Moses Bowman
94 Alf C Scherer
96 Geo Daley
98 John Bristol, gro
+Water st crosses
100 Mrs A Schiebel
104 Fred Ehlers
108 Geo Faber, gro
110 Mrs C Houser
116 H Schroeder, shos
+Victoria st crosses
122 New Station Hotel
G T R Station
Alpha Chemicl Co
+Breithaupt st cros's
128 C H Doerr & Co
132 Robt Moody
136 C H Doerr
140 Henry Boeckner
142 August Frost
146 August Schmiedel
+Wellington st cro's
152 Fred Frey
154 George Foot
156 Vacant
160 Chas Sommers

WEBER ST w, s side

Public Library
7 W A Brechbill
11 G H Bowlby, M D
17 B K Robinson
19 John Benninger
+Foundry st ends
25 St Ann's Training School
31 Mrs W L Schmidt
33 R Schmidt
37 F Slukowski
39 Louis Hannenberg
41 Jos Quigley
43 A Frank
+Yonge st crosses
St Jerome's College
+College st crosses
79 Geo Mansz
+Water st crosses
103 Mrs Agtha Meyer
111 Gustav Roehr
+Victoria st crosses
117 G V Oberholtzer & Co
G T R freight office
119 Breithaupt's wrhs
+Breithaupt st cros's
133 Wm Ariss
137 Gustav Badke
141 Mrs Mary Boyer
143 A A Perrin
+Wellington st cros's
157 J A Bain
161 John Wendling

WELLINGTON ST, e side, from 270 King w to St Leger

+Charon st crosses
47 W A Starnaman
51 Geo Rellinger
53 H Lackenbauer
55 Marks Bieth
59 Michael Clark
63 Fred Luening
67 John Reitz
71 John Riehm
79 Mathw Daub
+Waterloo st crosses
95 Emil Hornburg
101 Wm S Wagner
105 Mrs B Dettmer
109 Wm Hornburg
+Edward st crosses
133 Frank Hawthorn
135 S F Dippel
139 Adam Doerr
145 Edwd Stoll
149 G A Albrecht
155 A A Perrin, photo
+Weber st crosses
175 John Stricker
179 Mrs J Schell
183 Christian Reist

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323

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HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

G T R Track
+Ahrens st crosses
219 Henry Pinke
227 Louis Waechtel
229 H Zimmerman
235 Fred Ziehm
239 Val Schaus
245 Charles Conrad
+Margaret av crosses
271 August Schlegel
275 Albert Knechtel
279 Mrs Annie Loney
281 Chas Miehm
291 Fred Gruhn
297 John Robson
303 Fred Mason
307 Henry Schroeder
309 Albert Doepel
313 John McGuire

WELLINGTON ST, w side

4 Herman Steppler
8 Nurseries
+Charon st crosses
52 Henry Harloch
66 Henry Hambrecht
72 Simon Schroeder
76 Jacob G Zinkhann
80 Mrs A Zinkham
+Waterloo st crosses
88 John Walter
92 W Miesner
94 Fred Polokowski
98 Ed King
102 Henry Krantz
106 Peter Jacobs
110 John Nicklaus
120 Wm Vogt
+Edward st crosses
132 Fred Kreiner
136 Wm Fabel
140 John Lasso
146 Casper Oberer
150 John Treusch
156 Christn Gebhardt
162 Andw Englert
+Weber st crosses
180 Vacant
G T R Track
186 Mrs S Englert
194 Abrahm Brinkert
200 Wm Wendling
+Ahrens st crosses
208 Charles Smith
212 Chas Schnarr
216 Wm Lasso
220 Chas Morley
224 Louis Hopp
228 Wm Doepel
234 Menno Lippert
238 Henry Hanneburg
242 John L Bernhardt
246 Wm H Knechtel
+Margaret av crosses
292 Mrs H Stauffer
300 Alden Stauffer
302 John Voelker
+St Leger st crosses
New house

WHITNEY LANE, e from 173 Benton

11 Albert Johnson
15 W N Zinger
20 Peter Dunn

WILDFONG PLACE, from 12 Edward

21 A M Wildfong

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire Insurance Company
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

WILHELM ST, e side, from 134 Edward to Margaret

11 W J Heimbecker
15 Ernest Brandau
19 Edward Wilhelm
27 August Poddam
G T R Track
39 Vacant
43 Gottlieb Schalhorn
51 Rev J A Schmitt
57 John C Reitz
63 Chas Schlender
65 Arthur Smith
83 Wm Sargeant
91 Mrs F Hilker
+Ahrens st crosses

INSURANCE COMPANY OF NORTH AMERICA
Founded 1792
Losses Paid, $144,780,841
Surplus, - - 5,589,406
Fire, Marine, Automobile, Tourist, etc.
C. A. BOEHM, Agent
PHONES { Office 249 / Residence 209

If you want to buy or sell Real Estate, see **A. C. Bender.**
HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
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WANLESS' ◎ Everything in Music, Classic, Sacred and Secular, also Folios, Collections, Opera Scores, Catechisms, Methods and Studies. ◎ SHEET MUSIC MUSIC BOOKS

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
Established 1808
Total Funds, $15,000,000
Capital Paid up, 1,320,000
Uncalled Capital, 9,680,000

109 W Hofferd
113 John Weiler
129 Jas Furlong

———

WILHELM ST, w side

4 Gott Schultz
26 Kreiner & Co
G T R Track

+Pinke st commencs

40 Geo Menzimer
44 Thos Wyatt
48 Mat Kuenermann
52 Edwd Westphal
58 Michl Westphal
64 V K Schmidt
New house
84 Oscar Hofstedler
86 Mrs Oscar Mowat

+Ahrens st crosses

110 Wm Rehman

WILLOW ST, e side, from 350 King w to Cemetery

21 J H Perschbacher
25 Ernst Hiller
31 Edward Stahl

+Braun st ends

———

WILLOW ST, w side

16 J P Starnaman
26 Fred Brighton
28 Geo Starnaman
32 George Trupp
38 Edwd Mosser
42 Ed Weaver
48 Aug Schipanowski
54 C Kladimirsky

WILMOT ST, e side, from 203 King w to Strange

+Charles, Joseph and Oak cross

103 Henry Reinhardt
107 David Raddatz

+Michael ave and Theresa end

151 Wm Pressing
155 Joseph Harnach
159 Wm Beserer
169 W H Barrett
New house

+Henry st ends

219 Mrs M Hertfelder
229 V D Dickert
245 John Bilitzki
251 John Bilitzki, jr

WILMOT ST, w side

64 A Lockhart, coal

+Joseph st crosses

72 Berlin Interior Hardwood Co
86 Martin Gabber

+Arthur Pl comncs

92 Edwd Waller
94 Albt Greenlees
100 Wm Miller
102 A Schneider
108 Miller & Solomon, gros
112 Andw A Fuhrman
118 Mrs M Schlieman
128 Hagen Shirt and Collar Co
152 Anthony Haedek
164 Wm Watson

+Tuerk st comncs

170 Leo Bialkowski
174 John Kopperser
178 Ehrenfried Genz
182 G Lemenski
190 Frd Wunnenberg
192 Fred Gerber
194 W J Karn
196 J H Franks
Queen City Oil Co

+Walnut st commns

WIPPER PLACE, from 72 King w

14 Benj Kramer
16 Jacob Sylvester

The Mutual Life of Canada
Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.
W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

YOUNG ST east side, from King w to Maynard

23 Star Whitewear Mfg Co
+Duke st crosses
R C Church
Notre Dame Convent
Separate School
St Mary's Hall
+Weber st crosses
109 John Mosser
112 J McKay
+Roy st crosses
119 Henry Braniff
123 J H Roedling
127 Wm K Weber
133 J M De Bus
+Ahrens st crosses
149 A D Weber

YOUNG ST, west side

Hotel Brunswick
24 Berlin Cigar Co
26 Mrs E VonNeubron

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident Insurance Company
of Canada
Surplus to Policyholders, $213,447.72.

34 Mrs H J Hall
40 Fred Birch
+Duke st crosses
64 Rev Wm Kloepfer
+Weber st crosses
96 Timothy Egan
106 V F Weber
112 Mrs E Bohrer
118 Jos Winterhart
124 J S Schwartz
132 W E Woefle
136 Mrs W H Aldrich
+Ahrens st crosses

YORK from 39 Krug

17 Henry Wilken
21 Eph Holtzman

ZOELLER ST, from G T R Track to Alberta

18 Wm Arndt
52 Mrs L Klein
53 Wm Uebele
62 Gustave Krueger
66 Emil Walser

PERTH MUTUAL
FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $202,793
C. A. BOEHM,
Agent for Waterloo and Berlin
PHONES { Office 249 / Residence 209

ESTABLISHED 1890
HENRY VERNON & SON
DIRECTORY PUBLISHERS
WRITE FOR TERMS FOR ADVERTISING IN OUR 14 PUBLICATIONS
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WESTERN OFFICE—COOTE BUILDING, - LONDON, ONT.

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7 KING STREET WEST WALPER BLOCK.

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THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

TOWN OF BERLIN

Alphabetical Directory

HENRY VERNON & SON, PUBLISHERS

Abbott, Augustus, carp, h 205 Waterloo
Ackernecht, Fred, cartkr, h 36 Frederick
Adams, Chas, masn, h 246 Louisa
Adams, Gustav, lab, h 98 Edward
Adams, Jos, lab, h 235 Victoria
Adloff, August, mason, h 61 Strange
Adloff, Chas (Hachborn & Co), h 56 Alma
Adloff, Gustv, gard, h 122 Albert s
Affeldt, Abraham, wks G T R, h 62 Waterloo
Affholder, Jacob, button wkr, h 77 Lancaster w
Affholder, Jas, slsmn Metcalfe & Co, 77 Lancaster w
Ahrens, C A, & Co, shoe mfr, Michael av
Ahrens, Carrie, h 16 Mansion
Ahrens, Chas A, h 118 Queen s
Ahrens, Emma, clk, 16 Mansion
Ahrens, Fred, acct C A Ahrens & Co, h 147 Benton
Ahrens, Geo S, trav, h 60 Krug
Ahrens, H E, mer tlr, 73 King w h 39 Francis s
Ahrens, H J, grocer, phone 475, 210-212 Frederick
Albert, Mrs John, h 186 Queen n
Albrecht, Gustav A, shmkr, h 149 Wellington
Albrecht, Louis, shmkr, h 102 Krug
Albright, Abraham, clk, h 168 Victoria
Aldord, Harry, mason, h 132 Cedar s
Aldrich, Mrs W H, h 136 Young
Allen, Ethel, slsldy, 19 King e
Allendorf, Geo, cbnt mkr, h 41 Samue'
Allendorf, John, slsmn Wolfhard & Co, h 48 Alma
Allenson, Geo, wine clk American House
Alles, Allen, slsmn Ernst & Co, 33 Shanley
Alles, Bert, florist, h 112 Walter
Alles, Harry, wine clk American House, h 90 St George

THE MUTUAL LIFE OF CANADA
Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - $2,973,750
W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN, ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

Alles, Geo, florist, h 33 Shanley
Alles, John, h 165 Strange
Alles, Valentine, mason, h 40 Charon
Ament, Anetta, opr Bell Tel Co, 188 Queen n
American Hotel, Wm Witt, prop, 2 King e
Anderson, Chas, foremn Breithaupts, h 229 Victoria
Anderson, Roy, pntr E Hamel & Co, b Market Hotel
Anderson, S,anley Pt acct Bank of Toronto, h 96 Alma
Andrew, Rev J W J, pastor St John's Ch, h 19 Water n
Andrews, Isabelle, clk W, G & R, 82 Queen s
Anthes, Furn Co, J S Anthes, mgr, 242 Breithaupt
Anthes, J S, mgr Anthes Furn Co, h 44 Weber w
Anthes, J T Frank, h 48 Roy
Anthony, Peter, lab, h 116 Cedar s
Appel, Philipina, h 180 Benton
Appleby, Robt G, wks Rubber Works, h 467 King w
Ariss, Mrs Eliz, h 112 Brubacher
Ariss, H Mabel, steno I S K Weber Co, Ltd, 133 Weber w
Ariss, Wm, lab, h 133 Weber w
Ariss, Wm, jr, farmer, 133 Weber w
Armbrust, A, slsmn Thornton & Douglas, 146 Lancaster e
Armour, James, h 33 Queen n
Arndt, Albert, firemn, h 29 Edward
Arndt, Geo F, gro, h 202 Frederick
Arndt, Wm, mason, h 18 Zoeller
Arment, Jos, h 188 Queen n

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Total Assets (including subscribed capital, $429,000

Arnold, Alfd, mech, h 26 Pequegnat av
Arnold, Edna, drsmkr Smyth Bros, 30 College
Arnold, Edwd, brbr, 122 Weber w, h 93 Water s
Arnold, Eliz N, bkpr Singer Sew Mach Co, 36 College
Arnold, Henry, sec Wunder Furn Co, h 182 Victoria
Arnold, Lewis, h 131 Queen n
Arnold, P H, h 36 College
Arnott Institute, Fred Krug, sup, 42-48 Frederick

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE BUSINESS TRANSACTED | **A. C. BENDER,** 11 QUEEN ST. SOUTH, BERLIN, ONT.

PIANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE Paid-up Capital, $10,000,000 Reserve, $6,000,000 Total Assets, $150,000,000

Transacts a General Banking Business. Interest Allowed on Deposits.

G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
ESTABLISHED 1808

Total Funds,	-	$15,000,000
Capital Paid Up	-	1,320,000
Uncalled Capital	-	9,680,000

Asmussen, Chas, contr, h 90 Queen s
Asmussen, Henry, broommkr, h 268 Mill
Asmussen, John, h 197 Benton
Asmussen, Nicholas, brklyr, h 188 Benton
Atyward, Geo, lab, h Troy
Avery, Geo E, h 127 Queen n
Axt, Conrad, mach, h 70 Edward
Ayers, Miss S, h 72 Alma
Bacher, Wm, wks Trunk Fctry, h 84 Charon
Bacon, J, h 146 King e
Badke, Ferdinand, carp, h 48 College
Badke, Gustav, mech, h 137 Weber w
Badke, Saml, mech, h 97 Brubacher
Badtke, Edgar, wks Furn Fctry, h 44 Cameron s
Baegel, Nicholas, h 18 Church
Baer, Mrs A, h 88 College
Baetz & Boehmer, brick mfrs, Kin ge
Baetz Bros & Co, furn, 264 Victoria
Baetz, Chas J, (Baetz Bros), 25 Mill
Baetz, Fred, wks Kimmel's, h 49 Cedar s
Baetz, Jacob, bkpr, h 25 Mill
Baetz, Jacob H, (Baetz Bros), 25 Mill
Baetz, Walter, mason, 25 Mill
Baetz, Wm, upholstr, h 14 Bierwagen av
Bailey, John, mach, h 245 Victoria av
Bain, as A wks Doerr & Co, h 157 Weber w
Ball, J K, manager Bank of Toronto, h 35 Roy
Balzer, Mrs Geo, h 91 Queen n
Balzer, Mrs Lena, h 67 Ahrens w
Balzer, Victor, lab, h Maple av
Bamberger, Fred, lab, 209 King e
Banick, Morris, mech, h 15 John
Bank of Hamilton, C L Laing, mngr, King e, cor Queer
Bank of Nova Scotia, V D McLeod, mngr, 72 King w . . .
Bank of Toronto, J K Ball, mgr, 40 King e
Bank, Wm, mech, h 22 Charon
Barber, W J, tanr, h 26 Adams ln
Bardon, Louis, baker, 64-66 Foundry.
Barker, Albt, gard, h 348 King w
Barley, Robt, wks Shirt facty, h 29 Cedar n
Barnes, Horace, wks Shoe facty, h 24 Filbert
Barrett, W H, glove ctr, h 169 Wilmot
Barrie, Walter (Berlin Robe & Clothing Co) h 46 Samuel
Barringer, Miss S, drsmkr Lang Bros, Frederick
Barry, Mrs S, h 87 Lancaster e

THE MUTUAL LIFE OF CANADA The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

Bass, Frank, wks Mer Rubber Co, h 47 David
Bastedo, Wm, acct, h 30 Samuel
Bastian, Moritz, lab, h 145 Shanly
Batchelor, John, wine clk Walper Hotel
Batti, John, salsmn Smyth Bros, b Grand Union
Bauer, Henry, wks Kaufman's, h 11 Joseph
Baumann, Henry, wks Rubber facty, h 100 Louisa
Bauman, John A, mech, h 200 Ahrens w
Bauman, Sidney M, wks Power House, h 36 Linden av
Baurenfreud (German Newspaper), Rittinger & Motz, props, A Weidenhammer, agt, Erb
Bayliss, Benj, lab, h 49 Victoria
Beam, Emanuel, h 28 Alma
Bean, D Alexander, mang editor Daily Telegraph, h 19 Roland
Bean, Mrs Noah, h 79 Brubacher
Bean, Owen, mach, 78 Francis n
Beaumont, Ernst J, court clk, h 19 Bingeman
Bechler, Edwd, wdwkr, h 29 Braun
Bechler, Fred, button wkr, h 144 Water'oo
Bechtel, E S, mgr, h 155 Lancaster e
Beck & Schell, grocers, 12 King e
Beck, Mrs E, h 125 Louisa
Beck, John, tanr, h 20 Michael av
Beck, John F (Beck & Schell), h 106 Queen s
Becker, Christian, muscn, h 11 Cedar n
Becker, E W, h 125 Benton
Becker, Edwd, clk G T R Freight office, 11 Cedar n

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
INCORPORATED 1890.
Surplus to Policyholders, $206,800

Becker, Geo, lab, h 12 Francis n
Becker, H O, brtndr Bowman Hse
Becker, Henry A, h 124 Blucher
Becker, J P, agent, h 117 Louisa
Becker, Jonas, wagon mkr, h 176 Frederick
Becker, Philip, h 67 Weber e
Becker, Stephn, contr, h 45 Courtland av e
Becker, Wm J, cabntmkr, h 426 King w
Becking, Mrs Chas, 188 Ahrens w
Beckley, Jacob E, awning mfr, h 21 Mansion

C. A. BOEHM
District Agent
THE
Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.
PHONES — Office 249; Residence 209

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REAL ESTATE DEALER, CONVEYANCER, ETC.

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection.

STEINWAY THE WORLD'S MOST RENOWNED PIANO. WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity and Guaranty Co.
(WE WILL BOND YOU)
Established 1896
Cash Capital, $1,700,000

Beckner, Mrs Geo, h 202 Lancaster e
Beese, John, bkr, h 125 Walter
Behling, Hermn, h 44 Glasgow
Behrend, Wm, formn Hibner & Co, h 90 Breithaupt
Beilstein, Wm, mech, 81 Queen s
Beith, John, carver, h 52 Walter
Bell Telephone Co, G .D Richmond, local mangr, 28 Foundry n
Bell, Winifred, drsmkr Smyth Bros, 171 Queen n
Bellinger, Homer, mech, h 37 Joseph
Benaski, Fred, lab, h 91 Charles
Bender, Mrs A C, h 113 Frederick
Bender, A C, real estate and insurance, .11 .Queen s, h 113 Frederick
Bender, G J, h 14 Samuel
Bender, Herman O, wks Rubber facty, h 186 King e
Bender, J P, stationer, .fancy goods, and wall paper, 15 King e, h 169 Albert s
Bender, Manda, salsldy, M C Cressman, 70 Brubacher
Bender, Peter, wks Brewery, h 30 Caroline
Benecick, Wm, lab, h 60 Scott
Benedick, Jacob, watchmn, h 131 Weber e
Benninger, John, wks Rubber facty, h 19 Weber w
Benz, Emanuel, wks Power Hse, b 143 King e
Berck, Conrad, mason, h 11 Clarence
Berck, John, wks Monument Wks, h 56 John
Berg, Henry, junk, h 115 King w
Bergmann, Karl, mangr Dominion Bank, h 79 Frederick
Bergund, August, wks Rumple's, h 96 Blucher
Berlet, A N, lab, h 220 Queen s
Berlet, V M, supt Robe and Clothing Co, h 198 Frederick
Berlin & Bridgeport Electric Ry, W .H .Breithaupt, .pres, .56 King w
Berlin Business College, W D Euler, prin, 63 Frederick
Berlin Button Works, Geo Schlee, mgr, 30 Edward
Berlin Cigar Co, Joseph Zuber, prop, 24 Young
Berlin Club, Ltd, Reimer Juergens, steward, 34 King e
Berlin Dye Works, Uttley & Graber, props, 20 Queen s
Berlin Electric Light Commission, Geo H Clarke, sec, 36-38 Gaukel
Berlin Felt Boot Co, Geo Rumple, pres, 18-34 Victoria
Berlin Fish and Oyster Co, C Harley, mgr, 73½ King w
Berlin Foundry, P Gies, prop, 36 Water s

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

Berlin Fuel Savers' Co, Joseph Good, mangr, Old Market Bldg
Berlin Gasoline Engine & Thresher Co, Albert Steifelmeyer, mgr, 209 Queen s
Berlin Gauntlet & Glove Co, W J Williams, mgr, 16 Frederick
Berlin Heating Co, Gaukel
Berlin Interior Hardwood Co, W T Sass, mgr, 72 Wilmot
Berlin Lion Brewery, C N Huether, mgr, 224 King w
Berlin Nurseries, H L Jansen, prop, 8 Wellington
Berlin Plate Glass & Mirror Co, J H Tait, mgr, 30 Foundry s
Berlin Public Library, Miss B M Dunham, B A, librarian, Queen cor Weber
Berlin Racycle Mfg Co, A Pequegnat, mgr, 53-61 Frederick
Berlin Robe and Clothing Co, W T Barrie, mgr, 16-22 Foundry s
Berlin Shirt Co, Dreger & Erb, props, 109 King e
Berlin Soda Water Works, C H Norton, prop, 39 Foundry
Berlin Suspender Co, Ltd, C K Hagendorn, pres, 111 King e
Berlin Table Mfg Co, Ltd, H T May, sec-treas, Queen s
Berlin & Waterloo Hospital, Mrs H M F Bowman, supt, King w
Berlin & Waterloo St Car Office, V S McIntyre, sec-treas, 54 King w
Berlin Woodenware Co, D B Betzner, prop, 20 Cedar n
Berner, Emanuel, wks Glove Works, h 53 Albert n
Berner, Mrs Leah, h 65 Albert n
Berner, W F, contr, h 35 Weber e
Bernhardt, Jacob H, tanr, 57 Mill

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION INSURANCE COMPANY OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,552,000

Bernhardt, John L, wks Rubber facty, h 242 Wellington
Bernhardt, Jos, btchr, 184 Benton
Bernhart, Wm, wines & liquors, 6-8 Queen n
Bernie, Albt J, mech, 9 Simeon
Beserer, Jacob, cabntmkr, 9 Oak
Besserer, John, lab, 16 Francis n
Besserer, Wm, prntr Rittinger & Motz, h 159 Wilmot
Best, R T, wks G T R, h 102 Water n

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,769.
C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 249. Residence 209.

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION CHEERFULLY GIVEN.
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LEMBKE & KRELLER, 7 KING ST. WEST Walper Block
CIGARS, TOBACCO, Etc.
Pool and Billiard Parlor in connection.

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889,95

Betts, Everett, drvr Can Exp Co, h 453 King w
Betz, Max, h 45 Eby
Betzner & Co, grocers, 48 King w
Betzner, Aaron, mech, h 148 Weber e
Betzner, David B, (Berlin Woodenware Co), h 11 Cameron n
Betzner, H B, mach, h 62 Scott
Betzner, John (Betzner & Co), h 46 Duke
Betzner, John B (Betzner & Co), h 46 Duke
Betzner, Josiah, acct Foster-Armstrong Co, Ltd, 83 Benton
Betzner, M, h 278 King e
Betzner, Noah, h 141 Lancaster e
Beyer, Mrs Amelia, h 22 Gaukel
Beyer, Conrad, shmkr E K Snyder, h 68 St George
Bezzo, Chas, finshr, h 31 Ellen e
Bialkowski, Adam, mech, h 110 Strange
Bialkowski, Frank, tanr, h 89 Strange
Bialkowski, John, lab, h 121 Strange
Bialkowski, Jos, wks Felt facty, h 98 Strange
Bialkowski, Leo, cabntmkr, h 170 Wilmot
Bialkowski, Leo F, finshr, h 6 Theresa
Bier, E R, clerk Bank of Hamilton
Bierstock, Saml, pedlr, 89 Elgin
Bierwagen, Chas, cabntmkr, h 98 Edward
Bierwagen, Chas, cabnmkr, h 148 Louisa
Bierwagen, Emil, mason, h 100 Charon
Bierwagen, Ferd, contr, h 224 Waterloo
Bierwagen, Robt, contr, h 213 Waterloo
Bieth, Anthony, prntr, 54 Scott
Bieth, Marks, lab, 55 Wellington
Bietz, Mathw, mech, h 46 Gordon av
Bilger, J E, asst salsmn Breithaupt's, h 178 Queen n
Bilhaz, Chas A, asst supt Prudention Ins Co, b Grand Central Hotel
Bilitzki, Frank, wks Krug's, h 382 Breithaupt
Bilitzki, John, lab, h 245 Wilmot
Bilitzki, John, jr, lab, h 251 Wilmot
Bindernagel, Albt, pntr E Hamel, & Co, 122 Mill
Bindernagel, Chas, lab, 122 Mill
Bindernagel, H, plmbr Wolfhard & Co, 122 Mill
Bindernagel, John, contr, h 122 Mill
Bindernagel, Wm, pntr, 122 Mill
Bingeman, Ella, D O, Osteopath, 40½ King e, h same
Binkley, Edwd, tmstr, h 29 Schneider av

THE MUTUAL LIFE OF CANADA
In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

Birch, Fred, formn Piano facty, h 40 Young
Bird, Wm, lab, b Grand Central
Bish, Philip, mach, h 24 Mill
Bishop, Thos, pntr, E Hamel & Co, College
Bitschy, Wendell G, gard, h 22 Ellen w
Bitzer, A L, barrister, 63 Frederick, h 83 Benton
Bitzer, Armin, clk, 83 Benton
Bitzer, Mrs Conrad, h 83 Benton
Bitzer, Irmgard, asst Public Library, 83 Benton
Bitzer, L C, teller Bank of Hamilton, 83 Benton
Black, Wesley, sectn formn St Ry, h 38 Mill
Blankstein, Chas, cgr mfr, 25 Queen s, h 154 Queen s
Blevins, Jas, polcmn, h 19 May Place
Blinkhorn, Ernst, clk, 19 Peter
Blinkhorn, Ethel, clk, 19 Peter
Blinkhorn, Geo, wks Piano fcty, h 19 Peter
Blood, Granville, wks Shoe fcty, h 155 Margaret av
Bluhm, Chas, lab, h 28 Krug
Bluhm, Conrad, cabntmkr, h 50 Ellen e
Bluhm, Mrs Ferd, h 34 Braun
Blumen, Bernhard, lab, h 14 Caroline
Boecker, Henry, shipr C H Doerr & Co, h 140 Weber w
Boegel, Alex P, trav J Fennell & Son, 50 Cedar n
Boegel, Frnk, carp, h 408 King w
Boegel, Nicholas, wks W, G & R, 18 Church
Boehmer, A & C, box manfrs, 14 Short

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets, - $9,900,000
Total Losses Paid, 65,696,377

Boehmer, A O, h 39 Church
Boehmer, Alfd, mgr A & C Boehmer, h 24 Short
Boehmer, Arthur (Boehmer Bros), h 33 Elgin
Boehmer, August, wks Felt facty, h 92 Queen n
Boehmer Bros, jewelers and opticians, 46 King e
Boehmer, Chas (A & C Boehmer), h 68 Benton
Boehmer, Fred H, acct Dom Bk, h 15 Samuel

Insurance Company of North America
Founded 1792.
Losses Paid, $144,780,841.
Surplus, $5,589,406.
Fire, Marine, Automobile, Tourist, Etc.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at WANLESS'

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

Boehmer, Geo, wks Box facty, h 20 Short
Boehmer, Herman (R Boehmer & Co), h 35 College
Boehmer, Louis A, cabntmkr, h 94 Albert s
Boehmer, Nelson, jwlr, h 79 Church
Boehmer, Normn, h 59 Samuel
Boehmer, Oscar (Boehmer Bros), 92 Queen n
Boehmer, Philip, trav, 43 Benton
Boehmer, R, & Co, coal & wood, 78 King e and 231 King w
Boehmer, R (R Boehmer & Co), h 73 Church
Boehmer, Wm, wks Furn facty, h 90 Elgin
Boese, Rev Wm C, pastor St Paul's Church, h 79 Queen s
Boettger, Chas, lab, h 28 Courtland av e
Boettger, Conrad, music, h 7 Foreman Place
Boettger, Martha, salsldy, 7 Foreman Place
Boettger, Otto, wks Piano facty, h 40 Krug
Boettger, Danl, firemn, h 80 Elgin
Boettger, Wm, glove ctr, b 68 Weber e
Bogdonewick, Peter, carp, h 99 Shanly
Bogue, Jas J, clk Bank of Toronto, Waterloo
Bohrer, Mrs Elenora, 112 Young
Bohrer, Emil W, mch, 112 Young
Boinoski, John H, finshr, h 262 Breithaupt
Boissoin, Louis, shmkr, h 162 Ahrens w
Bolden, Jas, formn, h 23 Foundry s
Boll, Chas, carp, h 119 Church
Boll, Edwd, cabntmkr, h 251 Louisa
Boll, Harry, bkpr M Erb Co, 119 Church
Boll, Hermn, cabntmkr, h 162 Church
Boll, O C, brbr, 26 Queen s, h Waterloo
Boltz, Edwd, cutr Shirt facty, h 120 Cedar s
Boltz, Fred O, lab, 124 Cedar s
Bolz, Henry, 99 Benton
Bonfonte, Mrs Kate, 117 Edward
Bonofski, Bernhard, wks Rubber facty, h Union
Boomer, Mrs Jane, h 104 Lancaster e
Borchard, M P, cabntmkr, h 256 King w
Bornhold, Fred, h 127 Church
Bornhold, Henry S, shpr, h 80 Cedar s
Borth, John, mldr, h 24 Grove
Bossenberry, Fk, trnr, 53 Chapel
Bott, Arden E, mech, h 132 Queen n

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

Bott, Geo, wks W, G & R, h 18 Ellen w
Bowden, H C, clk W, G & R, 15 May Place
Bowden, W C, wks Shirt facty, h 15 May Place
Bowers, J C, elect, h 63 Alma
Bowlby, D S, barstr, h 16 Margaret av
Bowlby, Mrs D S, h 50 Margaret
Bowlby, G H, M D, h 11 Weber w
Bowlby, Ward H, barstr, h 221 King w
Bowling Alley, John F Stump, prop, 104 King w
Bowman, A O, custom officer, h 87 Church
Bowman, Allan, h 457 King w
Bowman, Alvin, drvr, 66 Albert n
Bowman, Mrs Angelina, 23 Roy
Bowman, Mrs B, h 66 Albert n
Bowman, Mrs C, h 43 Brubacher
Bowman, Rev C M, h 437 King e
Bowman, Dilman S, manfr, h 25 Bingeman
Bowman, Dora, opr Bell Tel Co, 30 Francis
Bowman, E, prop Bowman House, 58-60 King e
Bowman, E J, mech, h 52 Foundry n
Bowman, Mrs E M, h 60 Church
Bowman, Emanuel, wks Clock Works, h 12 Clarence
Bowman, H J, civ eng, h 54 Margaret av
Bowman, Mrs H M F, supt Berlin and Waterloo Hospital, King w
Bowman, Herbt, clk, 60 Church
Bowman House, E Bowman, prop, 58-60 King e
Bowman, John N, mech, h 81 Shanly

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire
INSURANCE COMPANY
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Bowman, J S, clk, h 23 Pandora
Bowman, Moses, finshr, h 88 Weber w
Bowman, Reuben, contr, h 30 Francis n
Bowman, Simon E, trav, h 138 Lancaster e
Bowman, Mrs Susan, h 38 Bingeman
Bowman, Wm, wks Rubber Wks, 150 King e
Boyer, Mrs Mary, h 141 Weber w
Boyer, Wilfred, bkpr, 141 Weber w

PERTH MUTUAL
FIRE
INSURANCE COMPANY
ESTABLISHED 1863
Net Cash Surplus, $202,793.
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

Lembke & Kreller,
7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE
A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Royal Insurance Company, Limited
ESTABLISHED 1845
Assets, $71,000,000

Boynton, Albt, wks Glass Wks, h 17 Peter
Bradley, Rev W A, pastor St Andrew's Ch, h 16 Ahrens e
Bramm, Geo, h 204 Queen s
Bramm, John, h 205 Queen s
Brand, Elmer A, agent Canadian Express Co, h 39 Bingeman
Brandau, Ernst, h 15 Wilhelm
Brandt, Jacob, shmkr, h 26 Francis n
Braniff, Henry, arch, h 119 Young
Braniff, Wm, wheelwright, h 51 Henry
Brauer, Mrs M, h 335 King w
Braun, Casper, contr, 149-155 King w, h 322 King w
Braun, Mrs Henry, h 322 King w
Braun, Mary, bkpr C Braun, 322 King w
Break, Gideon, wdwkr, 57 Elgin
Break, Jeremiah, blksmth, h 129 Elgin
Brechbill, H C, mlnr, 74 King e, h 7 Weber w
Brechbill, W A, livery, 22 Queen s, h 7 Weber w
Breithaupt, A .L (Breithaupt Leather Co), h 166 Adams
Breithaupt, Mrs C, h 166 Adams
Breimer, Harry, brbr, 71½ King w, 154 Blucher
Breithaupt, L J, pres Breithaupt Leather Co, h 108 Queen n
Breithaupt Leather Co, Ltd, L J Breithaupt, pres; J C Breithaupt, sec-treas; 13-15 Queen n, tannery Adams
Breithaupt, Louis, Estate Office, 56 King w
Breithaupt, W H, M Inst C E, 56 King w, h 66 Margaret av
Bremner, Geo, tmstr, h 104 Lancaster w
Brenkolt, Jacob, cabntmkr, h 54 Charon
Brenner, Miss Kate, wks W, G & R, 40 Weber w
Brent, C F, bkpr, h 49 Courtland av e
Brent, J, tchr, h 143 David
Bresnahan, J P, pianos, organs, gramophones & sewing machines, 75½ King w, h 89 David
Bricker, A, & Son, livery, 97 King w
Bricker, Aaron, h 230 Frederick
Bricker, Amos B, agent, h 215 Frederick
Bricker, Ephriam, h 17 Ahrens w
Bricker, Howard, opr, 215 Frederick
Bricker, John, h 68 Frederick
Bricker, Moses M, ins agt, 53 Queen n, h 68 Queen n
Brighton, Fred, h 26 Willow
Brighton, Geo, finshr, h 123 Hall Place
Brinkert, Abraham, mach, h 194 Wellington

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS WANLESS

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial. Manufacturing and Non-hazardous Risks accepted at the lowest rates.

Brinkert, Edwd, mach, h 162 Breithaupt
Bristol, John, gro, 98 Weber w. h 77 Water n
Brohman, Barney, drvr, P K Weber, b 33 Lancaster w
Brose, Henry, cabntmkr, h 72 Union
Bross, Mrs Anthony, h 118 Ahrens w
Brown, Alvin, wks Shirt facty, h 46 Ellen w
Brown, Amsey, bkpr, h 102 Waterloo
Brown, C M, wks News-Record, b Brunswick Hotel
Brown, Edwd, finshr, 102 Waterloo
Brown, H J, confr, 6-8 King w, h 44 Irvin
Brown, Harry G, trav, h 176 King w
Brown, Harry W, tchr, h 156 Benton
Brown, Henry, mason, h 138 Courtland av e
Brown, J, bkpr M Erb Co, 90 Weber e
Brown, Mrs John, h 90 Weber e
Brown, Wm, mech, h 45 Francis s
Brubacher, Frank A, lab, h 34 Foundry n
Brubacher, Solomon, sec Button Wks, h 17 Irvin
Brubacher, S A, h 163 Queen n
Brubacher, S A, planing mill, 34 Lancaster w
Bruder, Bert, cutr, h 152 King e
Bruder, Chas, wine clk Grand Central
Brunke, Simeon, salsmn A Weseloh & Co, 154 Lancaster e

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
INCORPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Brunner, Mrs. Mary, h 39 Green
Brunswick Hotel, George Moser, prop, 108 King w
Bucher, Geo, carp, h 34 John
Bucher, Mrs Geo, h 76 Weber e
Bucher, Geo G, contr, h 71 Alma
Buchhaupt, J G, assessor, h 159 Church
Buck, Geo, salsmn Dunke & Co, h 11 Mill
Buckberrough, Miss P H, h 301 King w
Budjesk, John, h 168 Hoffman

Head Office—WATERLOO
MERCANTILE FIRE INSURANCE CO.
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

A. C. BENDER,
RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South.
Berlin, Ont.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING STREET WEST, WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident Insurance Company
of Canada
Surplus to Policyholders, $213,447,72

Bugg, Nathan R, promoter, h 70 Krug
Bullas, John M (Cloisonne Art Glass Co), h 189 Frederick
Bullas, Joseph (Cloisonne Art Glass Co), h 189 Frederick
Bullas, Mrs Mary, h 189 Frederick
Bullock, Hazen, shipr, h 163 Joseph
Bunsch, Louis, h 65 Mount Hopte
Burbach, Lorenz, tmstr Wolfhard & Co, h 41 Francis n
Burch, Edwin W, asst supt London Life, h 20 Mitchell av
Burg, John, tanr, h 20 Maynard
Burgoyne, Nellie, drsmkr Smyth Bros, 185 Queen s
Burhitt, Fred, wks Shoe facty, h 12 Michael av
Burkholder, Ezra, lab, h 160 Charon
Burkholder, Sylvester (Stahle & Burkholder), h 11 Mitchell av
Burks, N B, wks News-Record, 44 Foundry n
Burnham, Benj, mason, h 102 Ahrens w
Burrows, Harry, wdwkr, h 12 Lancaster w
Busch, Adam, lab, h 40 Courtland av e
Buschert, Ira, formn Brubacher's, h 70 Brubacher
Buschlen, Frank, shmkr, h 174 Cedar s
Busher, Stephen, tanr, h Union
Butler, W E, mangr Merchants' Bank, h 133 Queen s
Butler, Wm, 40-2 Albert s
Byers, David, h 145 Louisa
Byrd, Wm, mech, h 81 Bingeman
Cairns, W, h 117 Lancaster e
Cairns, Wm, formn, h 60 Ellen e
Callfas, C F, mgr Dominion Creditors' Adjustment Co, b American Hotel
Campbell, A B, h 27 Queen n
Campbell, Ellen, drsmkr Scott Bros, 281 King w
Campbell, John B, baggage transfer, h 15 Glasgow
Campbell, Robert, gard, h 281 King w
Canada Furniture Co, Aaron Whitmer, mgr, 171-81 King e
Canada Furniture Manfrs (Simpson Furn Warerooms and Undertaking), 71 King w
Canadian Bank of Commerce, G M Wedd, mngr, 48 King e
Canadian Express Co, E A Brand, agent, 55 King w
Canadian Kolonist, Rittinger & Motz, publishers, 15 Queen s
Canadian Pacific Railway Freight Office, J J Forbes, freight agent, 95 Joseph
Canadian Pacific Railway Telegraph, A J Roos, agt, 2 King w

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.
W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323

Player-Pianos 66 and 88 Notes at WANLESS'

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

Card, Miss E D, slsldy Metcalfe & Co, 249 King w
Card, John, formn G T R, h 249 King w
Carmichael, J F, tchr, h 73 Bingeman
Carrie, Wm E, finshr, h 259 Louisa
Carruthers, Frank, mach, h 18 St Leger
Casdorf, Emil, cabntmkr, h 78 Louisa
Casel, Isaiah, carp, h 9 Bingeman
Cassel, Solmn, mech, h 269 Frederick
Censner, Frank, mech, h 48 Foundry s
Chace, F G, bkpr H Tolton, 26 Mansion
Chalton, John, forman Shoe fcty, h Lane off Benton
Chapman, Allan, tmstr, h 168 Benton
Chapman, Chas W, ticket agent, h 6 Hilda Place
Chicopa Woolen Mills Store, D L Weber & Sons, props, 68 Queen s
China Hall, L D Merick, prop, 20 King e
Chisholm, Duncan, judge, h 109 Queen s
Chistner, David, contr, 93 David
Chrysler, Edgar, clk J Fennell & Son, 29 Foundry
Clarendon Hotel, Eph Ferrier, prop, 16 King w
Clarendon Restaurant (Fred Grange, prop), 18 King w
Clarke Bros, druggists and booksellers, 14 King e
Clarke Geo H, sec Light Commission, h 18 Ahrens w

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

Clark, Michael, h 59 Wellington
Clarke, W A (Clarke Bros), h 234 Frederick
Class, Ed, salsmn E Lippert, 24 Benton
Clayton, Zilliax, clk Randall & Roos
Cleghorn, W G, (L McBrine & Co), h 86 Water n
Clemens, B U, cutr Rubber facty, h 85 Foundry n
Clemens, Chas J, trav, h 71 Ahrens w
Clemens, H U, clk P O, h 45 Duke

LEADING FIRE INSURANCE COMPANY IN AMERICA.
J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent. Phone 249

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.

If you want to buy or sell Real Estate, see **A. C. Bender.**
HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
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WANLESS' ◎ Everything in Music, Classic, Sacred and Secular, also Folios, Collections, Opera Scores, Catechisms, Methods and Studies. ◎ SHEET MUSIC MUSIC BOOKS

THE CANADIAN BANK OF COMMERCE
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Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
North British and Mercantile Insurance Company
ESTABLISHED 1809
Total Funds Exceed $85,805,000
Canadian Investments, 8,820,742

Clemens, David H, contr, h 251 Frederick
Clemens, J U, h 15 Margaret av
Clemens, Mrs Jos, h 177 Victoria
Clemens, Leo B, trav, h 9 St Leger
Clemens, Moses B, h 41 Irvin
Clemens, Rev M, h 39 Mansion
Clemens, R V, salsmn W O Costello & Co, h 15 Margaret av
Clement & Clement, 9 Foundry s
Clement, E P (Clement & Clement), h 51 Benton
Clement, E W (Clement & Clement), h 135 Queen n
Clement, W P, student Clement & Clement, 51 Benton
Cline, Mrs Herman, h 30 Courtland av e
Cline, L F, M D, 19 Queen n, h 28 Ahrens e
Cline, Louis, wks G T R, h 365 Victoria
Cloisonne and Art Glass Co, makers of all kinds art glass for exterior and interior decorations, phone 644, 62 Foundry s
Cochrane, John, (Jackson & Cochrane), h 59 Water s
Cohen, Jacob, lab, h 87 Albert s
Colarek, John, lab, h 379 Breithaupt
Cole, Jas C, drvr, h 42 Schneider
Collard, Hattie B, steno W, G & R, Queen s
Collings, Mrs Susan, h 52 Bingeman
Collins, John, blksmth, r15 Queen s, h 45 Queen s
Collins, L H, mason, h 120 College
Collins, M J, tanr, h 160 Victoria
Colombo, John, agent, h 160 Queen n
Colyer, Walter G, lab, h 261 Tuerk
Compas, Moland, cbntmkr, h 220 Ahrens w
Connell, Patk, firemn, h 24 Breithaupt
Conner, Jesse, tlr, h 25 Samuel
Connor, Wm E, h 14 Mount Hope
Conrad, Chas, bkpr, h 245 Wellington
Cook, Bernice, nurse, 13 Maynard
Cook, Florence, steno Bank of Hamilton, 21 Church
Cook, Henry, mech, h 19 Bierwagen av
Cook, Jacob T, fire chief, h 21 Church
Cook, Jonathan, jailor, h 73 Queen n
Cook, John F, wdwkr, h 16 Arthur Place
Cook, M L, clk Bank of Toronto, 21 Church
Cook, Milton H, actuary, 13 Maynard av
Cook, Reinhardt, h 13 Maynard

The Mutual Life of Canada Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.
W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

Cooper, Mrs Robt, h 6 Krug
Copeland, H E, photos, 62 King w, h same
Corbeau, Harvey, b American Hse
Corbin, Wilfred V, wks Sugar facty, h 38 Ellen w
Cornell, E P, dentist, 23 Queen n, h 32 Margaret av
Coskey, James, lab, h 14 Arthur Place
Costello, W O (W O Costello & Co), h 98 Queen s
Costello, W O, & Co, men's furnishings, 15 King w
Courtney, Allen, wks Kaufman's, h 9 May Place
Cowan, Alice O, tchr, 212 Victoria av
Cowan, Chas C, arch, h 200 Victoria
Cowan, Miss M, milnr, 23 King w, h 181 Queen s
Cowan, Richd C, h 212 Victoria
Cowan, Richd E, wdwkr, h 80 Margaret av
Cowan, Robt H, agent, 212 Victoria
Cram, W M, barrister, 13 Weber e, h 15 Weber e
Cress, Noah, photos, h 15 Roy
Cressman, Abe, h 282 King e
Cressman, C W, clk Light Commission, 55 Foundry n
Cressman, Chas, mech, h 62 Brubacher
Cressman, Florence, salsldy A Weseloh & Co, 30 Bingeman
Cressman, M C, dry goods, 82 King e, h 38 Chapel
Cressman, Rev S, pastor Mennonite Church, h 26 Chapel
Cressman, W S, salsmn M C Cressman, 38 Chapel

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company
LIMITED
Total Funds Exceed $84,600,000

Cressman, Mrs L, h 435 King e
Crews, Rev H W, pastor Meth Church, h 30 Ahrens
Crowarth, Samuel, wks Lang's, h 11 Cherry
Cudup, Mrs, h 101 King e
Cullen, D S, pianos, 84 King e
Culliton, Patk, lab, h 68 Courtland av e
Culp, Geo, lab, h 155 King e
Cummings, John L, trav, h 156 Queen n
Cunningham, Daniel, mech, h 36 Courtland av e

GORE DISTRICT MUTUAL
FIRE
Insurance Company
Established 1839.
Net Cash Surplus, $333,772.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

A. C. BENDER
REAL ESTATE
11 Queen St. S.
Berlin, Ont.
ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
Pool and Billiard Parlor in Connection.
7 KING STREET WEST WALPER BLOCK.

EDISON, VICTOR and POLLOCK PHONOGRAPHS and RECORDS. ❋ WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
THE STANDARD LIFE ASSURANCE CO'Y
ESTABLISHED 1825

Invested Funds, -	$61,000,000
Canadian Investments,	18,000,000
Annual Revenue, -	7,400,000
Profits Paid - -	35,000,000

Cunningham, Nelson, tlr, h 28 Richmond av
Current, John, mech, h 139 David
Current, Trueman, carp, h 10 Albert s
Custom House, M Schiedel, collector, 49 King e
Cwickata, Kasper, wdwkr, h 209 Ahrens w
Dahm, Edwd C, mech, h 111 Park
Dahmer, Herbt, brbr Stahle & Burkholder, b 175 Queen s
Dahmer, Mrs John, h 101 Charles
Daley, Geo, mech, h 96 Weber w
Daley, Thos, wks Breithaupt's, b 52 Cameron n
Daley, Wesley, lab, h 29 Simeon
Dalles, James, upholstr, b Grand Central
Dalson, Valentine, lab, h 127 Albert s
Damm, Rev Geo D, pastor Zion Church, h 28 Weber w
Dammann, Carl, sidewalk insp, h 23 Albert s
Daniels, Rev D E, pastor New Jerusalem Ch, h 15 Water n
Daniels, Stella, bkpr Mills & Co, 15 Water n
Dankwardt, Mrs F, h 216 Mill
Dankwardt, Fred, mech, h 28 Shoemaker av
Dannacker, Mrs A, h 153 Park
Dannecker, Otto, mech, 153 Park
Dantzer, Alex L (Dantzer Bros), h 143 Queen n
Dantzer Bros, furniture repairers and upholsterers, Old Market Bldg
Dantzer, Emma, bkpr, 143 Queen n
Dantzer, Herbert H (Dantzer Bros), 143 Queen n
Dantzer, Herbt, salsmn Lang Bros, 143 Queen n
Dargel, Carl, tanr, h 17 Blucher
Daub, Mrs Christina, 28 Albert s
Daub, Conrad, firemn, h 2 Grove
Daub, Lawrence, tmstr, h 41 Waterloo
Daub, Mathw, lab, h 79 Wellington
Dauberger, Edna, milnr, 217 Lancaster
Dauberger, John, finshr Piano facty, h 217 Lancaster e
Dauberger, Jos, ctr W, G & R, h 54 Elgin
Davey, C J, clk Bank of Toronto, 59 King e
Davey, Fred P, clock mkr, h 16 Homewood av
Davey, John W, h 59 King e
David, Sid, rest, 77 King w, h same
Davidson, Geo, h 49 Roy
Davidson, Henry, tanr, h 28 Adams Lane
Davidson, R G, mgr Great N W Telegraph Co, 54 Church

THE MUTUAL LIFE OF CANADA
Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - $2,973,750
W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN. ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

Davis, Chas, finshr, h 178 Mill
Davis, Geo, lab, h 133 King e
Davis, Geo, elect plater, h 43 Pequegnat av
Davis, John, brklyr, h 32 Filbert
Davis, S W, tlr, h 128 Courtland e
Davis, W M, town engineer, h 189 Queen n
Dean, David, tanr, h 60 Alma
Dean, Geo, hostlr, h 189 Benton
DeBus, G M, brbr, 10 King w, h 133 Yonge
DeBus, Louis K, clk Economical Mutual Ins Co, 133 Young
Decher, Conrad, lab, 61 Albert s
Dechert, Chas, wks Rumpel's, h 233 Waterloo
Dechert, Jacob, cabntmkr, h 15 Agnes
Dechert, John, cabntmkr, h 21 Gordon av
Dechert, Mayme, opr Bell Tel Co, 21 Gordon av
Dechert, Norma, opr Bell Tel Co, 21 Gordon av
Decker, John, h 74 Ahrens w
Dedels, Addison, mech, h 17 Pequegnat av
Degan, Chas, lab, h 186 Lancaster e
Dehler, Edwd, bkpr Kaufman Rubber Co, Waterloo
Deitrich, Peter, carp, h 11 John
DeKleinhaus, Geo, clk h 195 Queen s
Delion, G H, wks News-Record, 22 Church
Delion, Harry, prntr Daily Telegraph, 62 Frederick
Dengis, Adam, contr, h 1 Oak
Dengis, Chas, carp, h 74 Cedar n
Dengis, Henry, shmkr, h 130 Church

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin.
Agents for
HAND-IN-HAND
INSURANCE COMPANY
ESTABLISHED 1873
OLD AND TIME-TRIED

Dengis, Emma, slsldy, 74 Cedar n
Denyes, Harry, mech, 459 King w
Deppisch, Geo J, h 345 King w
Dermund, Sylvester, wtchmn, h 46 Edward
Derry, John, wtchmn, h Troy
DesCombes, Robt E, wks Shirt facty, h 61 Gaukel
Dessler, John, foremn, h 54 Ahrens w
Dettmer, Mrs Bertha, h 105 Wellington
Detweiler, D B (D V Oberholzer & Co), h 23 Ahrens e

Insurance Company of North America
Founded 1792.
Losses Paid, $144,730,841.
Surplus, $5,589,406.
Fire, Marine, Automobile, Tourist, Etc.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE BUSINESS TRANSACTED | **A. C. BENDER,** 11 QUEEN ST. SOUTH, BERLIN, ONT.

PIANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE Paid-up Capital, $10,000,000 Reserve, $6,000,000 Total Assets, $150,000,000
Transacts a General Banking Business. Interest Allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND LANCASHIRE
Guarantee and Accident
INSURANCE COMPANY

Dettweiler, Jonas B, pntr, h 43 Bingeman
Detweiler, Noah B (G V Oberholzer & Co), h 237 Frederick
Devener, Mrs Annie, 86 Queen s
Devill, Moses, lab, h 144 Lancaster e
Devitt, David, coll, h 52 Weber w
Devitt, Florence, tchr, 52 Weber w
Dickert, Val D, wks Rubber fcty, h 229 Wilmot
Dickman, Henry, h 61 David
Diebel, Elizbth, drsmkr Smyth Bros, 154 Queen s
Diebel, Henry C, pntr E Hamel & Co, h 47 Scott
Diefenbacker, R C, glove ctr, h 23 Margaret av
Diemert, John, mech, h 150 Ahrens w
Diestelmeyer, Albert, mech, h 133 David
Diestelmeyer, Leona, salsldy, 133 David
Dietrich, Alex, bkr, h 6 Scott
Dietrich, Alfreda, salsldy, 88 King e
Dietrich, H A, baker and confectioner, 86 King e, h 88 King e
Dietrich, John, contr, h 65 Joseph
Dietrich, Simon, contr, h 29 Ellen w
Dietz, John, firemn Gas Wks, h 277 Victoria
Dillon, Chas, wks Felt facty, h 77 Water s
Dillon, Fred, mech h 22 Church
Dingler, Leonard, cement wkr, h 54 Foundry s
Dingman, M J, mech, 63 Church
Dingman, Miss Maud, steno Millar & Sims, 63 Church
Dippel, Geo, pntr, h 19 Clarence
Dippel, Noah, lab, h 86 Hoffman
Dippel, S F, cabntmkr, h 135 Wellington
Doberer, Henry, mech, h 253 Victoria
Doepel, Albert, mach, h 309 Wellington
Doepel, Wm, mach, h 228 Wellington
Doering, Mrs Jacob, h 45 Mill
Doerr, Adam, firemn, h 139 Wellington
Doerr, C H, & Co, mfrs biscuits & confry, 128 Weber w
Doerr, C H (C H Doerr & Co), h 136 Weber w
Doerr, Elmer, letr car, 39 King e
Doerr, Geo, jr, wks Rubber facty, h 40 Hermie Place
Doerr, John, firemn, h 51 Elgin
Doerr, John H, trav C H Doerr & Co, 141 Samuel
Doerr, Ralph, shipr C H Doerr & Co, 139 Wellington
Doerr, Webourne, acct C H Doerr & Co, 136 Weber w

THE MUTUAL LIFE OF CANADA The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

Dolan, Victor, wks Shirt facty, h 10 Homewood av
Dolzenroth, Louis, car checker G T R Freight office
Dombreski, Frank, wks Rubber Factory, h 31 Henry
Dominion Bank, Karl Bergmann, mngr, 45 King e
Dominion Button Works, D B Shantz, pres, 57 Water n
Dominion Cigar Store & Billiard Parlor, Chas Rozens, prop, 36 King e
Dominion Creditors' Adjustment Co, C F Callfas, mgr, 28 King w
Dopp, Mrs Adeline, 26 Francis s
Dopp, Chas, wks Shoe facty, h 42 Linden av
Dopp, Edwd, wks Shoe facty, h 170 Cedar s
Dopp, Frank, brbr, h 147 King e
Dopp, John, prntr, 36 King w, h 53 Peter
Dopp, Nichlaus, h 112 St George
Dormer, Robt, formn, A Pequegnat, h 221 Frederick
Dorschel, Jos, carp, 78 Weber w
Dotzenroth, Henry, contr, h 8 Ellen e
Dotzenroth, Louis, mach, h 11 Mansion
Dowsett, Saml, wks Kaufman's, h 346 King w
Draeger, Gustav, bkr, h 105 St George
Draves, Michl, brklyr, h 33 Lancaster e
Dreger, Fred, button wkr, h 58 Courtland av e
Dreger, John W, shirt mfr, h 187 Queen s
Drongelen, Mrs Lena, h 22 Courtland av e

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Total Assets (including subscribed capital, $429,000

Droskevic, Stanistav, lab, h 153 Tuerk
Dubecker, John, bkpr Kaufman Rubber Co, h 33 Roland
Dubrich, Herman, drvr, h 225 Frederick
Duensch, Albt, tlr, h 51 Francis s
Duench, Henry, h 291 King w
Dumart & Co, hides, 38 St Leger
Dumart, H, butcher, 60 King w, h 166 Queen n
Dumart, Louis, shmkr, h 100 St Leger
Dumart, Mrs Mary, h 21 St Leger

PERTH MUTUAL
FIRE
INSURANCE COMPANY
ESTABLISHED 1863
Net Cash Surplus, $202,793.
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

You consult your own interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER, CONVEYANCER, ETC.

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection.

STEINWAY THE WORLD'S MOST RENOWNED PIANO. WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889,95

Dumart, Walter, hide dlr, h 10 St Leger
Dumart, Wm, hide dlr, h 192 Queen n
Dunbrook, Jos, mach, h 123 Waterloo
Dunham, Miss B M, B A, librarian Public Library, 362 Frederick
Dunham, Martin, carp, h 362 Frederick
Dunke & Co, grocers, 35 King e
Dunke, Chas B (Dunke & Co), h 73 Benton
Dunke, Edwin (Dunke & Co), h 35 Courtland av w
Dunker, Henry, contr, 46 Shanly
Dunker, Wm, contr, h 58 Louisa
Dunley, J E, bkpr Dom Bank, 52 Bingeman
Dunn, Mrs Eliz, h 126 Breithaupt
Dunn, John, customs, h 129 Margaret av
Dunn, Miss Maggie, steno G T R Freight office, 41 Ellen w
Dunn, Peter, lab, h 20 Whitney Lane
Dunn, Sidney, wdwkr, 126 Breithaupt
Dunn, Wm, lab, h 41 Ellen w
Durrant, Mathw, eng, h 153 Lancaster w
Durst, Fred, wagon mkr, h 39 Scott
Durst, Lincoln, (Hollinger & Durst), h 73 King e
Duszynski, Alex, wks G T R, h 27 Hopp
Dutzel, Mrs M, h Lancaster w
Eagan, Timothy, prop Olympia Confy, 58 Weber w
Eames, Henry, bage mstr, h 249 Victoria
Eassy, J, & Co, fancy gds, 128-30 King e
Eby, Mrs Alex, h 11 Richmond av
Eby, Allan A, editor Daily Telegraph, h 59 St George
Eby, Rev Amos, h 21 Chapel
Eby, Christian, gard, h 409 Mill
Eby, Danl, tmstr, h 22 Martin
Eby, David, h 246 King e
Eby, Mrs E E, h 41 Chapel
Eby, Edwd, gard, 190 Lancaster e
Eby, Ezra B, fish dlr, h 25 Francis n
Eby, Henry, farmer, h 26 Shoemaker av
Eby, Mrs Hermn, h 115 Benton
Eby, Ion, butcher, 214 Frederick, h 41 Chapel
Eby, Isaac H, trav, h 22 Samuel
Eby, Jacob J, gard, h 313 Mill
Eby, Mrs Menno, h 33 Eby
Eby, Phares, btchr, h 15 Scott
Eby, Rev Solomon, h 62 Chapel
Eby, Solomon E, h 238 King e
Eby, Susannah, h 178 Frederick
Echert, Fred, mason, 19 Charon
Economical Mutual Fire Insurance Co, W H Schmalz, mngr, 45 King w

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

Eckstein, Val, lab, h 3 Strange
Eden, John R, brkr, 21 King e, h 86 Queen n
Eden, Wm, h 96 Courtland av e
Edmunds, Misses, h 454 King w
Edwards, Wm, b Brunswick Htl
Egan, Timothy, wks Doerr's, h 96 Young
Ehlers, Fred, lab, h 104 Weber w
Eidt, David, drvr J L Eidt, 91 Church
Eidt, J L, flour and feed, 17 Benton, h 19 Benton
Eisenberg, Henry, pntr, E Hamel & Co
Eizerman, Mrs Hy, h 10 Shanly
Eke, Wm, wks W, G & R, h 35 Braun
Electric Cons Co, A Lockhart, prop, 64 King w
Ellerbraunn, Stephn, mach, h 131 Park
Ellert, Jacob, lab, h 60 Mount Hp
Ellert, Peter, pntr, 60 Mount Hope
Ellis, Frank, elect, 41 David
Ellis, Frank O, insp Bell Tel Co, 41 David
Ellis, Henry P, mech, h 208 Ahrens w
Ellis, J T, trav, h 41 David
Ellis, Miss Mabel M, steno Economical Mutual Ins Co, 41 David
Ellison, Miss Ray, drsmkr, h 111 Church
Emmrich, Carl, firemn, h 186 Victoria
Emmerich, Edwd, carp, h 140 Waterloo
Emmrich, O W, Bank of Hamilton, 186 Victoria
Employers' Assn of Waterloo County, Leo McLaughlin, sec, 59 King w

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets, - $9,900,000
Total Losses Paid, 65.696,377

Englert, Andw, stone ctr, h 162 Wellington
Englert, Chas, mch, 91 Ahrens w
Englert, Mrs S, h 186 Wellington
Englert, Sebastian, clk, 186 Wellington
Erb, A E (M Erb Co), 145 Queen s
Erb, Aaron, mech, h 49 Mary
Erb, Aaron (Berlin Shirt Co), h 140 King e
Erb, E B, mgr M Erb Co, h 145 Queen s

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block
CIGARS, TOBACCO, Etc.
Pool and Billiard Parlor in connection.

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH, Berlin, Ont.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for

The Rimouski Fire
INSURANCE COMPANY

Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Erb, E O, salsmn Lang Bros, 219 Frederick
Erb, E W (M Erb & Co), 12 Ahrens w
Erb, Jacob S G, h 48 Mary
Erb, M, Co, Ltd, gloves, etc, 87 King w
Erb, Mrs M, h 12 Ahrens w
Erb, Mrs Moses, h 222 King e
Erb, Moses S, carp, h 21 Eby
Erb, Uriah, wks G W R, h 219 Frederick
Erdman, August, tanr, h 108 Heiman
Erickson, Henry, wks Shirt fcty, h 148 Blucher
Erickson, Jno, tanr, h 140 Blucher
Ernst, Louis, farmer, h Mill
Ernst, S R, (S R Ernst & Co), h 19 Roy
Ernst, S R, & Co, dry gds, 32 King e
Erurn, Clara, opr Bell Tel Co, 206 Lancaster e
Esch, Emerson, mech, 58 Cedar n
Eschelman, Moses, h 51 Church
Eschelman, Mrs Sarah, h 176 Benton
Eular, Henry, cooper, h 51 Weber e
Euler, Henry H, wks Shoe facty, h 31 Brubacher
Euler, Ida, steno, 51 Weber e
Euler, W D, prin Business College, 11 Otto
Evans, Thos, h 77 Park
Fabel, Wm, tmstr, h 136 Wellington
Faber, Geo, gro, h 108 Weber w
Faber, John, lab, h 158 Edward
Fallis, F N, tellr Bank of Toronto, Waterloo
Farre, Jno, wdwkr, h 75 Victoria
Farrell, Edward J, box bowling, cigars and tobacco, 57 King e
Featherston, Elmer E, drugst, h 40 Water n
Fehrenbach, Alvin, brbr, h 64 Bingeman
Fehrenbach, Mrs Annie, h 26 Samuel
Fehrenbach, C L, sadlr, 36 Weber e
Fehrenbach, Celia, mlnr, 26 Samuel
Fehrenbach, Edwd, matrsmkr, h 51 Irvin
Fehrenbach, J H, harness, 73 King e, h 36 Weber
Fehrenbach, Lucine, mlnr, 26 Samuel
Fehrenbach, Philip, sadlr, h 72 Schneider av
Fehrenbach, S, milnr, 23 King e, h 26 Samuel
Fehrenbach, W F, sadlr, 36 Weber w
Feick, A W, mgr, h 29 Ahrens w
Feick, Mrs Elizbth, h 68 Alma
Feldman, Wolf, (Kushner & Feldman), h 155 Church

THE MUTUAL LIFE OF CANADA

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 *House Phone 323*

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT **WANLESS'**

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

Feldman, Wm, lab, h 155 Church
Fellbaum, Richd, prntr, Rittenger & Motz, h 210 Waterloo
Felton, William A, formn Trunk facty, h 8 David
Fennell, J P (Fennell & Son), h 42 Margaret av
Fennell, John, h 125 Queen n
Ferguson, F K, bkr, h 35 Queen n
Ferrier, Eph, prop Clarendon Hotel, h 16 King w
Ferrier, Wm B, clk G T R freight office, 53 Eby
Fetter, John, lab, h 52 Braun
Fidler, Mrs Jacob, h 58 Schneider
Fidler, Wm H, gro, h 105 Courtand av e
Fife, Wm, house mover, 53 Eby
Figures, T, mesngr Bank of Commerce, 261 King w
Findley, Alex, roadmstr B & W St Ry, h 23 Richmond av
Fischer, Alvin F, h 48 Henry
Fischer, Rev A J, asst St Mary's Church, 64 Young
Fischer, A L, harnsmkr, 98 King e, h 104 Weber e
Fischer, Bernhard, mech, h 182 Mill
Fischer, C J, contr, h 24 Braun
Fischer, C J, brbr, 89 King e, h 69 Krug
Fisher, Chris H, janitor Coll Inst, h 53 Braun
Fischer, Conrad B, letr car, h 12 Louisa
Fischer, Geo, confr, h 19 Shanly
Fisher, Geo, cartkr R C Ch, h 110 Water n
Fischer, Mrs J W, h 152 King e
Fisher, Jacob W, h 122 Glasgow
Fischer, John, shmkr, 11 Theresa
Fisher, Mrs L, h 206 Lancaster e

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

Fischer, Nelson, tmstr, 58 Walter
Fischer, Peter, tchr, h 11 Elgin
Fischer, Sebastian, carp, h 16 Ellen e
Fischer, Wm H, wks Shirt facty, h 13 Oak
Fisher, Wm H, mach, 76 Queen s
Fischer, Wm M, blksmth, 95 King e, h 103 Shanly
Fitt, Fred J, brbr, h 92 Charles
Fitzgerald, M E, eng, h 30 Queen n
Fleischauer, Robt, trav, 17 Agnes
Fleischaul, Geo, firmn, b 70 Krug

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,769.
C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 249. Residence 209.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at WANLESS'

The Canadian Bank of Commerce

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION INSURANCE COMPANY OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,553,000

Foot, Geo, mach, h 154 Weber
Forber, Philip L, drv P K Weber, 179 Queen n
Ford, Thos, mach, h 138 Water s
Ford, Homer (Ford & Son), h 169 Joseph
Ford, Normn, carvr, h 159 David
Forbes, J J, freight agent C P R & G P & H Rys, h 58 Ellen e
Foreman, Henry, mech, h 34 Mansion
Forler, Henry, tanr, h 95 Shanly
Forler, Jacob, carp, h 36 Cherry
Forrest, B I, wks People's Ry, b Grand Central
Forsyth, D, prin Collegiate Inst, h 31 Margaret av
Forsyth, John, mgr John Forsyth & Co, h 11 Margaret av
Forsyth, John, & Co, shirts and buttons, 80 King e
Forsyth, Thos G, trav, h 129 Queen n
Fortner, John, mech, h 43 Foundry n
Forter, Philip, lab, 179 Queen n
Forwell, Edwd, carp, h 66 Peter
Forwell, Anthony, wks Brewy, h 16 Richmond av
Forwell, Sylvester, 98 Charles
Forwell, Wm, fndry, 225 Queen s, h 98 Charles
Foss, August, lab, h 38 Lydia
Foster-Armstrong Co, Ltd, mnfrs high-class pianos, J .Betzner, acct, 246 King w
Foster, Arthur, tchr, 75 St George
Foster, Arthur, trav, h 260 Frederick
Foster, John, formn Shoe facty, h 123 St George
Fotheringham, Jas, upholstr, h 398 King w
Franco, Max, clk, h 59 Eby
Frank, August (Kleopfer & Co), h 43 Weber w
Frank, C A, house mover, 53 Eby
Frank, Fred, pntr, h 144 Water s
Franke, Gottfried C, mech, h 10 Ellen w
Franks, John H, mgr Queen City Oil Co, h 196 Wilmot
Franz, Chas, wks Felt facty, h 14 Elgin
Francis, Jas, mech, 181 Frederick
Fraser, Albt L, letr car, h 79 Weber e
Fraser, J W, trav, C H Doerr & Co, h 212 Breithaupt
Frederich, Wm, formn, h 460 King w
Freeman, Wm, coachmn, h 59 Cameron s
Freund, John, plmbr Wolfhard & Co
Freund, John, pipe fittr, h 389 King e
Freund, John, sr, h 389 King e
Freund, Louis, finshr, h 130 Shanly

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

Frey, Fred, lvry, h 152 Weber w
Frickey, Richd, cond St Ry, h 52 Cameron n
Fried, John, h 166 Queen s
Fries, Danl, tmstr, h 32 Lancaster e
Fries, Danl F, btchr, 2 Gordon av, h 37 Lancaster e
Fries, Edwd, eng, h 19 Richmond av
Fries, Jacob, mason, h 36 Lancaster e
Fritz, John, mason, h 21 Bismark
Fromm, Andw, mech, h 1 Pequegnat av
Frood, Oren, b American House
Frost, August, h 142 Weber w
Frost, August R, upholstr, h 317 King w
Fuhrman, Andw A, lab, h 112 Wilmot
Fuhrman, F, plmbr, Wolfhard & Co
Fuhrman, John A, firemn, h 13 Spetz
Fuhrman, Jos, lab, h 88 Strange
Fulton, Jas, finshr, 144 King e
Funk, H S, salsmn, 44 Foundry n
Funk, Idessa, clk, 44 Foundry
Funk, W H, salsmn W H Leeson, 44 Foundry n
Furlong, Jas, mech, h 129 Wilhelm
Further, Ethel, salsldy Smyth Bros, 343 King w
Further, Wm J, agent, h 343 King w
Gaber, Martin, tmstr, 86 Wilmot
Gabel, A J, jeweler and optician, 13 King e, h 167 King w
Gabel, Geo, lab, h 78 Alma
Gaeler, Fred, finshr, h 85 Chapel
Gaeler, John, finshr, h 36 Pinke

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity and Guaranty Co.
(WE WILL BOND YOU)
Established 1896
Cash Capital, $1,700,000

Gallagher, Wm E, prntr, h 129 Weber e
Galt, Preston & Hespeler and Canadian Pacific Freight Sheds, J J Forbes, agent, 95 Joseph
Garden, J G, h 21 Margaret av
Gardiner, F G, pianos, 29 Queen s, h 11 Courtland av e
Garner, Alex Z, men's furnishings, clothing and hats, 8 King e, h 57 St George
Garner, Saml, h 54 Walter

C. A. BOEHM
District Agent
THE
Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.
PHONES — Office 249; Residence 209

Lembke & Kreller,
7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE
A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
ESTABLISHED 1808

Total Funds,	-	$15,000,000
Capital Paid Up	-	1,320,000
Uncalled Capital	-	9,680,000

Gaukel, Henry, mason, h 18 Water s
Gauntley, Alice M, asst clk, 23 Foundry n
Gauntley, Herb, mech, 52 King w
Gauntley, Mrs R, h 23 Foundry n
Gebhardt, Christian, lab, h 156 Wellington
Gebhart, Peter, lab, h 40 Pinke
Gehl, Chas, mech, h 59 Queen s
Gehl, Isaac, mech, 224 Ahrens w
Gellhei, Mrs M, h 44 Cedar s
Genz, Carl, lab, h 174 Hoffman
Genz, Ehrenfried, tanr, h 178 Wilmot
Gerber, Fred, wks Rubber facty, h 192 Wilmot
Gerbig, Geo, lab, h 21 Cedar s
Gerbig, Geo, wks Rubber facty, h 34 Bingeman
Gerbig, Henry D, wks livery, h 18 Peter
Gerbig, John, pntr E Hamel & Co
Gerbig, Julius, salsmn Thornton & Douglas, h 103 College
Germania Hotel, Henry Seppler, prop, 156 King e
German, Chas, slsmn Lang Bros, h 27 Irvin
German, Harry A, clk A Weseloh & Co, 12 Mansion
German, Jos, cutr, h 38 Linden av
Gerster, Normn, packr Can Furn Co, h 17 Grove
Gerth, Henry, mech, h 26 Martin
Gerth, Geo, lab, h 89 Charles
Gibson, John, wks Trunk facty, 96 Weber w
Gus, August, shmkr, 31 Queen n, h 22 Otto
Gies, Geo, lab, h 247 Louisa
Gies, Jacob, shmkr, h 70 Water s
Gies, John, wks Rubber facty, h 31 St Leger
Gies, Philip, prop Berlin Foundry, h 170 King w
Gies, Simon, btchr, h 291 Mill
Giesz, Mrs Nickls, h 75 Weber e
Gilchrist, W J, bkpr Bank of Commerce, Waterloo
Gildner, Conrad, wtchmn, h 154 Edward
Giller, Mrs Geo, h 209 Frederick
Giller, Mrs Henry, h 68 Church
Giller, Jacob, mech, Lancaster w
Gillespie, C H, watchmkr, 9 King e, h 19 Alma
Gillespie, Chas H, agt, h 15 Alma
Gillespie, Thos, mech, h 64 Weber w
Gillner, Albt, wdwkr, h 197 Breithaupt
Ging, Wm, formn, h 463 King w
Glady, Henry, upholstr, h 386 King w
Glass, Chas, lab, h 465 King w
Glebe, Adam, turner, 444 King w
Glebe, Louise, asst bkpr C H Doerr & Co, 163 King e
Glick, M E, milnr, 30 King e, h 97 Queen s
Godbold, Mrs Carrie, h 86 Scott

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

WANLESS'
OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

Godglick, Chas, tmstr, 19 Hebel
Goebel, H F, timekpr, b Grand Central
Goetz, John, tanr, h 52 Union
Goetz, Julius, mech, h 68 Lancaster w
Gofton, Roger T, mach, h 177 Joseph
Gofton, Saml F, mach, h 114 Water s
Gofton, Smith, elect, h 40 Cedar n
Goldman, David, lab, 36 Charles
Gole, Joel, firemn, h 155 Weber e
Good, J A, h 39 Alma
Good, J S, h 104 Water s
Good, Jacob G, lab, h 172 King e
Good, Nelson H, agent, h 218 Frederick
Gordon, Geo, carp, h 31 Water s
Gordon, R E, mgr Ont Sugar Co, Arnold
Goreham, Jos, wks Brewy, h r9 Joseph
Gorman, J H, agent, h 182 Lancaster e
Gorman, Lincoln, tel opr, 182 Lancaster e
Goss, Marks, agent, h 174 Lancaster w
Gottfried, Minetta, opr Bell Tel Co, 58 Peter
Gottfrid, Wm. bailiff, h 58 Peter
Gottsleben, Abrhm, mech, 22 Hebel av
Gottsleben, Jacob, agent, h 22 Hebel av
Goudie, Arthur R (A Weseloh & Co), h 61 Irvin
Goudie, Isaac, salsmn A Weseloh & Co, h 25 Brubacher
Goudie, Jennie M, cashr, 25 Brubacher

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Royal Insurance Company, Limited
ESTABLISHED 1845
Assets, $71,000,000

Gough, Wm G, watchmn, h 130 Hall Place
Graber, Henry, wks W, G & R, h 118 Courtland av e
Graber, Wm H, (Berlin Dye Works), h 112 Courtland av e
Gralke, August, tanr, h 130 Waterloo
Grand, John F Stump, prop, 76 King w
Grand Central Hotel, Joseph Zuber, prop, 53-7 King e
Grand Union Hotel, Wm Zinger, prop, 88-90 King w

Head Office—WATERLOO
MERCANTILE FIRE INSURANCE Co
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

A. C. BENDER,
RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South.
Berlin, Ont.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING STREET WEST, WALPER BLOCK.

Player-Pianos 66 and 88 Notes at WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident Insurance Company
of Canada
Surplus to Policyholders, $213,447,72

Grand Trunk Railway, City Ticket Office, Geo D LaCourse, agt, 9 King w
Grange, Fred, prop Clarendon Rest, b 25 Queen s
Grant, Cyrus, ctr W, G & R, h 52 Chapel
Grasser, Solomn, slsmn Metcalfe & Co, h 6 Gordon av
Grau, Paul, grdnr, h 64 Shanly
Grauel, Allan, contr, h 50 Samuel
Grauel, Henry, h 250 King e
Grauel, Norman, 250 King e
Gray, Jas E, supt Rubber Works, h 42 College
Graybill, Ethel, stenog Bank of Hamilton, 75 St George
Great North Western Telegraph Co, R G Davidson, mgr, 1 King w
Greb, Chas, h 40 Mansion
Green & Co, photos, (L Yost, prop), 12 King w
Green, A S, h 25 Ahrens w
Green, Edwn, eng, h 122 Queen s
Green, Gordn, mech, h 40 Cherry
Green, J M, clk Bank of Nova Scotia, 25 Ahrens w
Green, Isaac, h 83 Louisa
Green, Jas W, agt, h 56 Krug
Green, Robt C, h 29 College
Green, Thos, wks GTR, h 155 Margaret av
Green, Thos H, wks Erb's, h 29 Lancaster e
Greenlees, Albt, carp, h 94 Wilmot
Gregor, Eliz, slsldy, 161 Benton
Gregor, Fred, crtkr Meth Ch, h 161 Benton
Grieve, Wm, carp, h 31 Cedar s
Grischow, Elvina, opr, 168 Lancaster e
Grischow, Herman P, mach, h 174 Lancaster e
Grischow, Mrs John, h 168 Lancaster e
Groess, Chas, mech, h Brunswick av
Grody, John W, rubber boot mkr, h 15 Clarence
Groff, Anthony, mach, b Grand Central
Gross, Christian, h 26 Elgin
Gross, David, h 33 Joseph
Gross, F C, foremn, h 461 King w
Gross, Geo, mason, h 121 David
Gross, Nelson, garage, 8 Gaukel, h 33 Joseph
Grover, Walter, bkr, h 32 Albert s
Gruhn, Fred, tanr, h 291 Wellington
Gruhn, Fred, wks Rubber Fctry, h 21 Grove
Guenzler, Chas, turnr, h 80 Joseph
Gunley, Harry, gard, h 131 Tuerk
Gurzi, Dominick, shmkr, h 37 Waterloo
Hackborn, G H, & Co, uphlstr, h 5 Queen s

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

Hackborn, Geo H, (Hackborn & Co), h 121 Courtland av w
Hackborn, Theo, carp, h 129 Walter
Hackborn, Theo H, uphlstr, 129 Walter
Hackborn, Wm, mech, 129 Walter
Hack, Mrs L, h 55 Weber e
Haddow, Em, mlnr, 171 Victoria
Haddow, Mrs John, h 171 Victoria
Haedek, Anthony, mason, h 152 Wilmot
Haedke, E C, bkpr Bank of Toronto, Waterloo
Haff, Herman, h 136 Water s
Hagedorn, Chas K, pres Berlin Suspender Co, h 64 Francis n
Hagen, August, lab, h 151 Weber e
Hagen, C J carp, 17 Edwin
Hagen, Chas, tmstr, h Cedar Grove av
Hagen, Chas, h 16 Shoemaker av
Hagen, Chas, lab, h 118 Union
Hagen, Christian, wks Shirt Fcty, h 260 Mill
Hagen, H A, (Sippel & Hagen), h 112 Queen s
Hagen, Henry C, cbnt mkr, h 159 Courtland av e
Hagen, Harry E, h 27 Water s
Hagen, John, plmbr, h 33 Mansion
Hagen, John, lab, h 153 Courtland av e
Hagen, Julius, ctr Shirt Fctry, h 70 St George
Hagen, Louis, pntr, h 175 Cedar s
Hagen, Naomi, steno, 112 Queen s
Hagen Shirt & Collar Co, 122-130 Wilmot

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

Hager, Otto, mech, h 26 Arthur Place
Hagopian, G D, mess Merchants Bank, h 57 Queen s
Hahl, Edward, wks Rubber Fcty, h 14 Kaiser
Hahn, Adam, cbnt mkr, h 42 Agnes
Hahn, Chas C, mayor, h 160 Benton
Hahn, John C, mech, h 226 Queen s
Hahn, John D, h 7 Glasgow
Hahn, Valentine, h 25 Elgin

LEADING FIRE INSURANCE COMPANY IN AMERICA.
J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent. Phone 249

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HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
INCORPORATED 1890.
Surplus to Policyholders, $206,800

Hainsworth, John, plumbing, hot water, steam and hot air heating, electric wiring, stoves and ranges, phone 516, 12-14 Foundry n, h 8 same
Haist, Rev A T, h 25 Irwin
Hall, H J, & Son, planing mill, M C Hall, mgr, 129 King w
Hall, M C, mgr H J Hall & Son, h 22 College
Hall, Robert, wks Rubber Fctry, h 22 Maynard av
Hall, W F, bkpr G E Potter, h 31 Gordon av
Haller, Ignatz, shoemkr, h 43 Theresa
Halliwell, Wm H, letr car, h 74 Courtland av e
Hallman, A S, gro, 90 King e, h 117 King e
Hallman, Alfd, wks Button Fcty, h 18 Locust
Hallman, Arch, carp, h 11 Pequegnat av
Hallman, David, wks Kaufman's, h 26 Locust
Hallman, Ellen, steno Merchants Printing Co, 31 Bingeman
Hall, Mrs H J, h 34 Young
Hallman, Harry, crvr, h 44 Mansion
Hallman, Henry S, mgr Merchants Printing Co, 31 Bingeman
Hallman, J A, mach, h 216 Breithaupt
Hallman, Jesse, wks Button Wks, h 39 Weber e
Hallman, Mrs Jonas, h 26 Ellen w
Hallman, Lucy, slsldy Lang Bros, 1 Bridgeport
Hallman, Mrs M, h 116 Queen s
Hallman, Oliver, mach, h 35 Gordon av
Hamacher, D C, letr car, 40 Gateman Lane
Haman, Ivey, h 76 Benton
Hambrecht, Henry, mech, h 66 Wellington
Hamel, E, & Co, painters, decorators, wall papers, etc, phone 138, 9 Queen n
Hamel, Emanuel, (E Hamel & Co), h 20 Spetz
Hamel, Frank, btchr, h 70 Samuel
Hamel, Wm, wks Rubber Fctry, h 136 Weber e
Hamilton, Lily, bkpr Smyth Bros, 92 Charles
Hammon, Hugo, mech, h 257 King w
Hammond, John, lab, h 7 John
Hanneburg, Henry, mech, h 238 Wellington
Hannenberg, Louis, mech, h 39 Weber w
Hannusch, Arthur, mech, h 158 Ahrens w
Hannusch, Theo, gro, h 108 Ahrens w
Hannusch, Theo, gro, h 66 Blucher

The Mutual Life of Canada
Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.
W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

WANLESS' SHEET MUSIC MUSIC BOOKS
Everything in Music, Classic, Sacred and Secular, also Folios, Collections, Opera Scores, Catechisms, Methods and Studies.

Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

Hannon, Jos P, lab, h 128 Strange
Hansman, Harry, mech, h 38 Courtland av e
Heppell, Annie, h 163 King e
Happke, Fred, mason, h 50 Braun
Harbach, John, milkman, h 104 Albert s
Harbash, Theo, pntr E Hamel & Co, King e
Hardy, Mrs Mary A, h 45 Chapel
Harlach, W J, mech, h 105 Charles
Harley, C, mgr Berlin Fish & Oyster Co, 73½ King w
Harlock, Abram, drvr Metcalfe & Co, h 7 Richmond av
Harlock, Geo, ctr Shoe Fctry, h 32 Ellen e
Harlock, Henry, uphlstr, h 52 Wellington
Harlock, Jas, h 139 Queen n
Harmer, Edwd, wks Rubber Fcty, h 91 Victoria
Harmer, John, finshr, 91 Victoria
Harnack, Chas, wtchmn, h 190 Victoria
Harnack, Christian, lab, h 77 Spring
Harnack, Jos, coal oil dlr, h 155 Wilmot
Harold, Wm, firemn, h 24 Breithaupt
Harper, G C, clk Merchants Bnk
Harris, Chas, junk dlr, h 21 Joseph
Harrison, George, merchant tlr, 57 King w, h 25 Ahrens e
Hartleib, Jos, wdwkr, h 275 Louisa
Hartleib, Louis, wks Rubber fcty, h 204 Victoria
Hartmann, Gustave, wks Rubber facty, h 50 Breithaupt

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company
LIMITED
Total Funds Exceed $84,600,000

Hartman, Richd, wks Felt facty, h 31 Hebel av
Hartwig, Chas, tmstr, h 276 Mill
Hartwig, Mrs E, h 3 John
Harvey, Sidney, finshr, h 184 King w
Hasenjaeger, A, h 206 King w
Hasenyager, Albt, wks Power House, h 26 Arthur Place
Haskins, Wm, carp, h 44 Henry
Haslam, Mrs Wm, h 48 Walter
Hass, August, btchr, 89 Waterloo
Hass, Chas, wks Crook's, h 38 Breithaupt

GORE DISTRICT MUTUAL
FIRE
Insurance Company
Established 1839.
Net Cash Surplus, $333,772.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

A. C. BENDER
REAL ESTATE
11 Queen St. S.
Berlin, Ont.
ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
Pool and Billiard Parlor in Connection.
7 KING STREET WEST WALPER BLOCK.

EDISON, VICTOR and POLLOCK PHONOGRAPHS and RECORDS. ❋ WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
THE STANDARD LIFE ASSURANCE COY
ESTABLISHED 1825

Invested Funds, -	$61,000,000
Canadian Investments,	18,000,000
Annual Revenue, -	7,400,000
Profits Paid - -	35,000,000

Hass, Henry, mldr, h 138 Louisa
Hastings, Alice, mlnr, Mills & Co, Courtland av
Hauch, Felix, h 140 Mill
Hauch, Fred R, tmstr, h 41 Roy
Hauch, Levi, h 110 College
Haus, Andw, wks G T R, h 163 Locust
Hauser, Conrad, shmkr, h 13 Edward
Hauser, Fred, wks Rubber fcty, h 15 Massel Place
Hauser, John, h 250 Louisa
Hauser, Stephn, sr, 138 Weber e
Hautar, Nicklaus, lab, h 152 Blucher
Havana Cigar Co, Wm Witt, prop, 17 King e
Hawthorn, Frank, biscuit bkr, h 133 Wellington
Hawthorne, Herbt, bkpr Kloepfer & Co, 133 Wellington
Healey, John, h 151 King e
Hearth, Abraham S, carp, h 54 Braun
Heath, Robt, helpr House of Refuge, h Frederick
Hebel, John, mason, h 172 Benton
Hebebrandt, Martin, mach, h 44 Braun
Hebel, Peter, h 63 St George
Hedrich, Adam, lab, h 74 St George
Heiman, F W, real est, 95 King w, h same
Heiman, H J, lab, 95 King w
Heimbach, M C, cigars, 20 King w, h 143 Frederick
Heimbecker, Edwd A, formn, h 55 Ellen w
Heimbecker, George, 99 Benton
Heimbecker, J C, gro, 149 King e, h 125 Weber e
Heimbecker, W J, mach, h 11 helm
Heimbusch, C H, 143 Frederick
Heimler, Jos, h 35 Mary
Heimrich, Chas, wdwkr, h 34 Breithaupt
Heinrich, Jacob, mach, 54 Agnes
Heinrich, Otto, flnshr, h 159 Albert s
Heintzman, Harry, wks Sugar facty, h 56 Lancaster e
Heintzman, Henry, carp, 65 Krug
Heintzman, Michl, wks Piano facty, h 57 Breithaupt
Heiobach, Chas, lab, h r15 Queen s
Heiser, Henry, lab, h 46 Cameron n
Heiser, Herman, pntr, h 221 Lancaster e
Heist, Dr E D, osteopathic physician, 39 King w, h 96 Frederick
Heist, Mrs Dr E D, osteopathic physician, 39 King w, h 96 Frederick
Heist, Mrs John, h 40 Ellen e
Heist, Mrs Louisa, h 79 Ahrens w
Heist, S B, h 19 Weber e

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - $2,973,750

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 1323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN, ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

Heit, Louis J, wks Robe & Clothg Co, h 39 Waterloo
Heit, Wm C, cabntmkr, h 13 Francis n
Held, Albt, carp, h 65 Breithaupt
Heldman, A C, shipr, h 87 Louisa
Heldman, Henry, tanr, h 122 Breithaupt
Heldt, Louis, finshr, h 184 Ahrens w
Helker, Milton, salsmn Mills & Co, 91 Louisa
Hellbriegel, Geo, designr, h 162 Queen n
Hellem, John, wks Shirt facty, 152 King e
Heller, A & E, grocery and china palace, 12-18 Frederick
Heller, A H, h 79 Queen n
Heller, Albert (A & E Heller), h 43 Ellen e
Heller, Alfred (Heller Bros), h 58 Scott
Heller Bros, jewelers, 37 King e
Heller, Mrs Casper, h 121 Frederick
Heller, Edna, salsldy A & E Heller, 51 Ellen e
Heller, Edward (A & E Heller), h 51 Frederick
Heller, Fred H (Heller Bros), h 52 Alma
Heller, Henry (Heller Bros), h 146 Queen s
Heller, J H, jeweler, 139-41 King e
Heller, J H, h 146 Queen s
Heller, Normn, salsmn A & E Heller, 43 Ellen e
Helm, Louis, wks Rubber facty, h 88 Charles
Helmuth, Saml, cabntmkr, h 54 Shanly
Hendry, Wm, h 275 King w

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND
INSURANCE COMPANY
ESTABLISHED 1873
OLD AND TIME-TRIED

Henhoeffer, A, V S, 24 Queen s, h 48 Benton
Henigman, Sol, 48 Walnut
Hennigan, Solomon, pedlr, h 48 Walnut
Henteger, Philip, wd trnr, h 85 Brubacher
Heppler, John, sadlr, h 18 Mill
Herchenreder, Aug, lab, 157 Park
Herchenreder, Con, mech, h 53 Park
Herchenrader, Hermn, formn, h 58 Samuel

Insurance Company of North America
Founded 1792.
Losses Paid, $144,730,841.
Surplus, $5,589,406.
Fire, Marine, Automobile, Tourist, Etc.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

A. C. BENDER, 11 QUEEN ST. SOUTH, BERLIN, ONT.
GENERAL REAL ESTATE BUSINESS TRANSACTED

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.

PIANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserve, $6,000,000
Total Assets, $150,000,000
Transacts a General Banking Business. Interest Allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND LANCASHIRE
Guarantee and Accident
INSURANCE COMPANY

Herchenratter, H B, lab, h 176 Waterloo
Hergenroeder, August, shipr, h 42 Grove
Hergott, Albt L, finshr, h 133 Louisa
Hergott, Alex, drvr, h 135 Samuel
Hergott, Michl, tmstr, h 191 Benton
Hergott, Wm, drvr, h 131 St George
Herringer, Martin, mach, h 253 Tuerk
Herris, August, lab, 11 Hebel av
Hertel, A, h 136 King e
Hertel, A H, dntst, 4 King w, h 18 Elgin
Hertel, August, carp, h 144 Weber e
Hertel, Carl W, Sleemen's Agcy, 31 Courtland e
Hertel, F B, mech, h 35 John
Hertel, Fred, agt Sleeman's, h 31 Courtland e
Hertel, Hermn E, carp, h 195 Lancaster e
Hertel, J C, merch tlr, 4 King w, h 18 Elgin
Hertfelder, Geo, mech, h 184 Louisa
Hertfelder, H, clk Bank of Toronto, 219 Wilmot
Hertfelder, Mrs M, h 219 Wilmot
Hertis, Eugene, blksmth, 20 Foundry n
Hertz, W D, lab, h 56 Braun
Hess, Emil, asst supt Met Life Ins Co, h 56 Irvin
Hess, John W, asst supt W, G & R, h 137 David
Hessenauer, J, & Son, shoe home for all kinds of foot wear, 50 King w
Hessenauer, J W, insp Bell Tel Co, 87 Scott
Hessenauer, John (J Hessenauer & Son), h 87 Scott
Hessenauer, S H, blksmth, 28 Queen s, h 264 Frederick
Hessenauer, Wm F (J Hessenauer & Son), 87 Scott
Hett, A N, optormeterist, 115 King e
Hett, Conrad, shmkr, h 25 Peter
Hett, Fred, wks Rubber facty, h 115 Waterloo
Hett, Mrs Hannah, h 2 Otto
Hett, Henry, pntr, h 103 Church
Hett, J E, M D, h 115 King e
Hett, J W, pntr, 170 King e
Hett, Jacob, wchmn, h 111 Benton
Hett, John B, 115 King e
Hett, Miss Mary A, steno Economical Mutual Ins Co, 2 Otto
Hewitt, A H, exprsmn, h 49 St George
Hewitt, C A, clk Merchants Bnk, 85 Foundry n
Heyd, C J, wks Gas Wks, h 51 Water n
Heyl, Fred, mech, h 47 Water n

THE MUTUAL LIFE OF CANADA
The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

Heyd, Miss E, wks News-Record, 51 Water n
Hibner, D, mgr Hibner Furn Co, h 42 Francis n
Hibner D, Furn Co, Ltd, D Hibner, mgr, 39 Edward
Hickey, Geo, slsmn Ernst & Co, h 48 Weber e
Hilborn, A W, tchr, h 32 Krug
Hilborn, Mrs Henry C, h 95 Church
Hilborn, Wm, drvr A & E Heller, 127 Samuel
Hilburn, J W, trav, 57 Bingeman
Hilker, Ames, wks W, G & R, h 101 Church
Hilker, Mrs Fred, h 91 Wilhelm
Hilker, Geo, mach, h 91 Louisa
Hilker, Henry, cabnt mkr, h 169 Louisa
Hill, J E, clk Kaufman Rubber Co, b 375 King
Hiller, Chas, lab, h 192 Waterloo
Hiller, Ernst, finshr, h 25 Willow
Hiller, Fred, tanr, h 126 Waterloo
Hilliard, J A, dentist, 39 King w, h 289 Frederick
Hiltz, Philip, marble mason, h 119 Queen s
Himburg, C H, trav, h 17 Cameron n
Hing Lee, lndry, 11 Queen n
Hinsberger, Danl, wks Rubber facty, h 29 St Leger
Hinsberger, Rupert, wks Button facty, h 15 St Leger
Hinsberger, Simon, mach, h 25 St Leger
Hinsberger, Simon P, btchr, h 64 Mansion
Hinton, Benj, tanr, h 166 Lancaster w
Hintz, John, gard, h 45 Park

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Total Assets (including subscribed capital, $429,000

Hintz, Louis E, wks Gas Wks, h 4 David
Hintz, Val, cabntmkr, h 98 Lancaster w
Hirteis, Theresa, drsmkr, 9 Queen s
Hirth, Frank, wks Brewy, h 20 Richmond av
Histand, John B, carp, h 26 Spetz
Histand, Mrs Leah, h 31 Scott
Hoag, Chas, wks Shirt facty, h 159 Benton
Hobden, W, b Grand Central
Hoch, Anthony, lab, h 25 Grove

PERTH MUTUAL
FIRE
INSURANCE COMPANY
ESTABLISHED 1863
Net Cash Surplus, $202,793.
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

You consult your own interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER, CONVEYANCER, ETC.

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection.

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889,95

Hoch, Frank, wks Rumpel's, h 54 Theresa
Hoch, Jos, cutr, h 189 King e
Hodel, Mrs Rosannah, h 34 Charon
Hodgins, Frank, sec, h 158 Queen s
Hoeffle, Jos, carp, h 195 Benton
Hoeflich, George, cabntmkr, h 115 Victoria
Hoelscher, Chas, plmbr Wolfhard & Co, h 37 Mill
Hoelscher, George, "The Tailor Man," 39 King e, h 24 Mitchell ave
Hoefling, F J, chef, h 214 King e
Hoelscher, Jos, tmstr, h 67 Mill
Hofele, Andw, h 36 Waterloo
Hofferd, W, h 109 Wilhelm
Hofert, Anbt, shmkr, h 72 Breithaupt
Hoffle, Jos, carp, h 13 Martin
Hoffman, C E, button mfr, 50 Queen s, h 117 Queen n
Hoffman, Rev E, pastor Luth Ch, h 43 Alma
Hoffman, Fred, wdwkr, h 84 Charles
Hoffman, Geo, h 58 Homewood av
Hoffman, Marie, salsldy, 84 Charles
Hofstedler, Bert, wks Rubber facty, h 201 Waterloo
Hofstetter, John, lab, h 60 Lancaster w
Hofstedler, Jos, h 175 David
Hofstedler, Oscar, mach, h 86 Wilhelm
Hohlbein, Francis, dry gds, 77½ King w, h 116 Weber e
Hohmeier, Chas, salsmn Lang Bros, lvs Waterloo
Hohner, John S, contr, h 194 Breithaupt
Hollinger & Durst, plumbing and Heating, 65 Frederick
Hollinger, Chas (Hollinger & Durst), h 61 Chapel
Hollinger, Edward, prop Walper House, 3 King w
Hollinger, Malinda, drsmkr, 71 Samuel
Hollinger, Philip P, brklyr, h 71 Samuel
Holly, Chas, salsmn Berlin Fish and Oyster Co, 25 Queen s
Holman, Isaiah, miller, 168 King e, h 5 Krug
Holtze, Gustv, clk, 48 Cameron s
Holtze, Hnry, finshr, h 7 Clarence
Holtze, J L, formn Kimmel's, h 51 Brubacher
Holtze, Jacob, salsmn Sippel & Hagen, 42 Ellen w
Holtze, Mrs John, h 48 Cameron s
Holtzman, Ephrm, mach, 21 York
Holtzner, Saml, cabntmkr, h 24 Mansion
Homer, Chas, wine clk Brunswick Hotel
Honsberger, J F, M D, h 97 Frederick

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

STEINWAY THE WORLD'S MOST RENOWNED PIANO. **WANLESS'**

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

Hood, Wm S, vocalist, 43 Krug
Hoover, Emil, pntr, h 27 Henry
Hopp, Anthony, tanr, h 120 Union
Hopp, Mrs Christian, h 222 Albert s
Hopp, Louis, button wkr, h 224 Wellington
Hopp, Wm, milkman, h Lancaster w
Hornburg, Emil, mech, h 95 Wellington
Hornberg, F, wks News-Record, 109 Wellington
Hornburg, Wm H, wtchmn, h 109 Wellington
Horst, Enoch G, salsmn J A Eidt, h 37 Pequegnat av
House, Andw, wdwkr, h 36 Francis n
House, John, h 48 Homewood av
Houser, Mrs C, h 110 Weber w
Houston, D W, tchr Coll Inst, h 46 Margaret av
Howard, Mrs John S, h 56 Francis n
Howden, Robt, brbr, J J McCallum, b Grand Central
Hoy, Chas W, brklyr, h 167 Ahrens w
Huber, Miss A D, steno, 101 Queen n
Huber, Allen, b American Hotel
Huber, Mrs Amelia, h 135 Benton
Huber, David S, shipr, h 101 Queen n
Huber, Edwin, town treasurer, h 62 Queen n
Huber, Emil, pntr, h 119 Water n
Huber, Herbt D, acct, 45 Mansion
Huber, John A, dairy, h 22 Albert n
Huck, Jos, h 76 Water s
Huderk, Geo, tanr, h 134 Strange

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
North British and Mercantile Insurance Company
ESTABLISHED 1809
Total Funds Exceed $85,805,000
Canadian Investments, 8,820,742

Hueghlin, Adam, pntr, 133 Park
Huehn, C, acct Breithaupt, Lea Co, 31 Roy
Huenergard, Chas, btchr, h 43 Hill
Huenergard, H H, M D, h 28 Waterloo
Huenergard, John W, wks Trunk facty, h 25 Foundry s
Huenergard, Louis, btchr, h 28 Waterloo
Huether, Chas, h 150 Queen n

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH, Berlin, Ont.

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block
CIGARS, TOBACCO, Etc.
Pool and Billiard Parlor in connection.

NORDHEIMER, "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire
INSURANCE COMPANY
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Huether, C N (Lion Brewery), h 111 Queen n
Huether, H N, mgr Lion Brewy, h 111 Queen n
Hulme, Wm, shmkr, h 35 Irvin
Hummel, Ida, salsldy Lang Bros, 6 Oak
Hummel, Jacob, cement wkr, b Grand Central
Hummell, Mrs Marie, h 40 Weber w
Hummel, Martin, tanr, h 6 Oak
Hummell, Philip, wks Brewy, h 9 Pine
Humphrey, Robt, brbr B Latimer, 54 Courtland av e
Humphrey, Thos, cng, h 54 Courtland av e
Humphries, Mrs Elenor, h 261 Frederick
Hunengard, Bernard, h 128 Lancaster e
Hunt, August, lab, h 216 Victoria
Hunt, F J, finshr, h 60 Foundry n
Hunt, Geo, cabntmkr, h 23 Ellen e
Hunt, Jos, finshr, h 224 Victoria
Huss, Eugene, h 240 King e
Hutton, E, steno, 28 Ellen e
Hutton, John, trav, h 28 Ellen e
Hyatt, Elmer, cabntmkr, 60 Bingeman
Hymmen, Harvey (P Hymmen & Co, Ltd), h 281 Frederick
Hymmen, Henry, supt Water Works, h 47 Alma
Hymmen, Homer (P Hymmen & Co, Ltd), h 285 Frederick
Hymmen, Millie, photo Green & Co, 107 Church
Hymmen, P (P Hymmen & Co, Ltd), h 95 Queen n
Hymmen, P, & Co, Ltd, P Hymmen, pres, hardware, 100-102 King w
Ide, Carl, contr, h 17 Schneider
Iler, Wilson, florist, h 356 King w
Illing, Harry, bkpr, h 27 Roy
Imperial Tea Co, L Steppler, prop, 66 Queen s
Inglehart, Jos, wks Glove facty, h 215 Queen s
Ingold, Jacob, tmstr, r151 Weber e
Inrid, Alex, formn, h 98 Samuel
International Correspondence Schools Agency, F C Perschbacher, agt, 59 King w
Irwin, Wm, finshr, h 16 Michael
Isch, Mrs S, h 13 Massel Place
Isherwood, Henry, mldr, h 48 Pinke
Israel, Geo, h 31 Irvin
Israel, Jacob, h 164 Benton
Israel, John, carp, h 192 Breithaupt
Israel, Michl, h 19 Mill
Israel, Urias, plmbr, h 83 Scott
Itter, Peter, carp, h 240 Frederick
Jackson, Cochrane & Co, wood wkg machy, etc, 16 Victoria
Jackson, Graham, h 23 Alma

THE MUTUAL LIFE OF CANADA
In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 *House Phone 323*

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang. Vice-President.

Jackson, Mrs Geneva, h 128 Queen n
Jackson, J M, whitewasher, h 14 Spring
Jackson, Wm, h 58 Ahrens w
Jacobs, Alex, carp, h 46 John
Jacob, Geo, prntr Rittenger & Motz
Jacques, Jos (Berlin Furn Co), h 155 Frederick
Jaeger, Herman, brbr, 8 Queen s, h 81 Cedar s
Jaeger, Julius, brbr, 53 King w, h 36 Roy
Jaimet, John, tlr, h 64 Weber e
Jamieson, David, plmbr, h 247 Frederick
Janes, Rev Jos, pastor King St Baptist Church, h 61 Duke
Janke, Mrs E, h 47 Ahrens w
Janke, Wm, cgrmk, h 129 Louisa
Jansen, Arnold, jeweler and optician, 10 Queen s, h 158 Queen n
Jansen, H L, prop Berlin Nurseries, h 270 King w
Jantzi, Johannes, h 53 Elgin
Janzen, Chas, florist, h 77 Walter
Jervis, Geo, cbntmkr, 254 King w
Joachimi, Mrs Cath, h 53 Courtland av e
Johannes, Wm, mech, h Fairview av
Johnson, Albt, mech, 11 Whitney Lane
Johnson, Herbt, town survyr, h 130 Lancaster e
Johnston, Mrs J, h 55 Church
Johnson, John, carp, 134 King e
Johnston, John, mach, h 66 Mount Hope
Jonas, Barney, cgrmkr, h 62 Breithaupt

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

Jonas, Henry, mach, h 114 Waterloo
Jordan, Thos, wks Gas Wks, h 48 Weber w
Joseph, Chas, h 335 Courtland e
Juergens, Reimer, steward Berlin Club, 112 Mill
Juggisberg, Mrs Jno, 58 Queen s
Kabel, Mrs C, h 303 King w
Kadel, Nicholas, lab, h 52 Homewood av
Kadstzschner, Julius, lab, h 188 Waterloo

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,769.
C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 249. Residence 209.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets, - $9,900,000
Total Losses Paid, 65.696,377

Kaempf, Fred, h 118 College
Kaiser, Albt E, blksmth, h 54 Cedar s
Kaiser, Jos, tinsmth Wolfhard & Co, h 17 Ellen w
Kaiserhof Hotel Co, 12 Queen s
Kalbfleisch, Fred C, carp, h 73 Brubacher
Kalbfleisch, Geo H, cabnt mkr, h 59 John
Kalbfleisch, J H, M D, 33 Benton
Kalbfleisch, Otto, shipr, 79 David
Kalbfleisch, Otto C, dentist, h 21 Martin
Kaminski, Mrs W, h 66 Louisa
Kampmann, Aug, wtchmn, h 173 Louisa
Kampmann, Fred, cabntmkr, h 217 Breithaupt
Kannapin, Wm, lab, h 117 Albert s
Kapison, Mrs Annie, h 130 Blucher
Kaplin, Chas, mgr Royal Tailoring Co, 89 David
Karger, Emma, b 133 Louisa
Karges, Geo, cabntmkr, h 199 Strange
Karn, C J W, M D, h 84 Queen s
Karn, Casper, h 220 Frederick
Karn, E J, brklyr, h 181 Ahrens w
Karn, Henry, lab, h 109 Cedar s
Karn, John, mason, h 107 Shanly
Karn, John C, pntr, h 198 Lancaster e
Karn, Wm J, formn Button facty, h 194 Wilmot
Karpinski, Herman, tanr, h 27 Albert s
Karrow, Henry, clothes cleaner, 147 King w, h 133 Waterloo
Kassel, Mrs F, h 60 Cameron n
Kaufman, A R, sec Kaufman Rubber Co, h 267 King w
Kaufman, Jacob, plng mill, 235 King w, h 267 King w
Kaufman, Roy, drvr Dunke & Co, h 84 Elgin
Kaufman Rubber Co, A R Kaufman, sec, 188-198 King w
Kaufman, Solomon, formn Kaufman's, h 16 Maynard av
Kechnie, Ed, brbr, 65 King e, h 47 Cameron n
Kechnie, Geo, wks Rubber fcty, h 50 Louisa
Keef, Fred, mech, h 71 Albert s
Keefski, Wm, tinsmth Wolfhard & Co
Keffer, Abrhm, janitor, 50 Peter
Keffer, Ivan, plmbr, 50 Peter
Keffer, O A, formn Piano facty, h 54 Frederick
Kehl, Ernst, lab, h 13 Shoemaker
Kehl, Henry, lab, h 189 Hoffman
Keiswetter, Edwd, plmbr, h 46 Bingeman
Keiswetter, Peter, wks Gas Wks, 46 Bingeman
Keller, Mrs Caroline, h 72 Mill

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at WANLESS'

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

Kennedy, Harvey, wks Button Works, h 196 Ahrens w
Kennedy, John, miller, h 110 Albert s
Kenzie, Oliver, sec, h 87 Queen n
Kerby, Chas, lab, h 25 Simeon
Kergus, Herbt, lab, h 21 Theresa
Kergus, L, clk, b Grand Central
Kern, Chas, agent, h 142 Queen s
Kertcher, Chas S, trav, h 444 King w
Kesselring, Jacob, lab, 317 Mill
Kesselring, John, h 53 St George
Kessig, Mrs Christna, 304 King w
Kessig, John, mach, 304 King w
Keuhner, Milton, wks Rubber facty, h 37 Bingeman
Keys, J W, livery, r15 Queen s, res Waterloo
Kidder, John, pntr, h 42 Eby
Kieffer, Jos, lab, h 39 Lancaster w
Kiefer, Mathias, h 133 Frederick
Kiefer, Nora, salsldy Mills & Co, 133 Frederick
Kieswetter, Louis, lab, 19 Simeon
Kilbeg, Henry, wks Tar Wks, h 23 Pequegnat av
Killian, Fred, wks Felt facty, h 65 Blucher
Killion, August, finshr, h 228 Ahrens w
Killer, Geo, mgr Western Shoe Co, h 39 Water n
Killer, John, adjuster fire ins, h 46 Water n
Kimmel, A J, trav, h 12 Ahrens e
Kimmel, Edwd, h 9 Spring
Kimmel Felt Co, A J Kimmel, mgr, 84 Margaret av
Kimmel, John, wks Felt Wks, h 51 Samuel
Kimmel, John, agt, h 137 Frederick

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION INSURANCE COMPANY OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,552,000

Kimpel, Wm, mldr, h r56 Union
Kimpel, Wm, mldr, h 157 Edward
King, Edwd, polshr, h 98 Wellington
King, Henry, wks Robe facty, h 15 Richmond av
Kingsley, R J, wks Rubber fcty, h 2 Charon
Kinzie, Eden D, acct G V Oberholzer Co, Ltd, h 87 Queen n
Kinzie, Henry, tmstr, h 33 Mill
Kipper, Jos, tmstr, h 118 Elgin

C. A. BOEHM
District Agent
THE
Employers' Liability Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.
PHONES — Office 249; Residence 209

Lembke & Kreller,
7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE **A. C. BENDER,** REAL ESTATE DEALER, 11 Queen St. S., Berlin, Ont.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000.000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
ESTABLISHED 1808

Total Funds,	$15,000,000
Capital Paid Up	1,320,000
Uncalled Capital	9,680,000

Kirby, John P, acct, 37 Ahrens w
Kittle, Mrs Isabella, h 13 Joseph
Kladimirsky, Oscar, pedlr, h 51 Willow
Klaehn, John, mach, h 121 Louisa
Klappholtz, Jacob, lab, h 40 Charles
Klein Bros, butchers, 22-24 Benton
Klein, Mrs Ludwig, h 52 Zoeller
Klein, Otto (Klein Bros), 22 Benton
Kleinschmidt, Roy, foremn, h 192 Benton
Kleist, Herman, bkr, h 9 Brubacher
Klem, Ernst, carp, h 52 Irvin
Klem, Mrs H, h 229 Frederick
Klem, Leander, mech, h 42 John
Klehm, Louis, h 100 Walter
Kline, Mrs John, h 84 Victoria
Kline, Wm, wks Kaufman's, 84 Victoria
Klippert, J, h 25 Maynard av
Klippert, Thos, wks Felt facty, h 126 Shanly
Kloepfer & Co, coal and wood, 12 Queen n and 107 Breithaupt
Kloepfer, Rev Wm, C R, rector St Mary's, h 64 Young
Klosky, Paul, h 46 Waterloo
Klugman, Arthur, trav, Randall & Roos, 34 Queen s
Klugman, Frank, tanr, h 217 Ahrens w
Knapp, Chas P, brbr G M DeBus, h 77 Joseph
Knapp, Mrs E, h 9 Krug
Knechtel, Albt T, wks Rubber facty, h 275 Wellington
Knechtel, Chas, arch, 40½ King e, h 31 Courtland av w
Knechtel, Rev R S, h 32 Roy
Knechtel, Mrs Susan, h 16 Pine
Knechtel, Wm H, contr, h 246 Wellington
Knechtel, Wm O, mach, h 19 Francis n
Knell, Bertha, mgr Henry Knell, 109 Queen n
Knell, Fred, h 48 Ellen w
Knell, Fred, h 132 Breithaupt
Knell, Henry, real est, 9 King e, h 109 Queen n
Knell, Wm (Wm Knell & Co), 132 Breithaupt
Knell, Wm, & Co, hardware, etc, 27 King w
Knipfel, D, prop Pearl Steam Laundry, h 43 Scott
Knipfel, Mrs, h 123 King e
Knipfel, Noah, draymn, h 126 King e
Knorr, D P, pntr, 101 King w, h 25 Joseph
Knorr, Danl, wks Water Wks, h 127 Tuerk
Knox, S H, & Co, 5, 10 and 15 Cent Store, A J Prittie, mngr, 25 King e

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS WANLESS'

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

Koafsky, Michael, lab, h 97 Charles
Koch, Jacob R, shipr, 23 Charon
Koch, John M, wks W, G & R, h 90 Tuerk
Kocinets, Gordon, mech, h 37 Albert s
Koebel, Alex, carp, h 73 Krug
Koebel, Martin, h 29 Shanly
Koebel, Peter, lab, h 8 Arthur Pl
Koehler, Chas M, pntr, h 26 Albert n
Koehler, John S, blksmth, h 137 Kalter
Koehler, Julius, h 25 Oak
Koehn, Edna, slsldy, 79 Weber e
Koenig, Ioma, drsmkr Smyth Bros, 125 David
Koenig, Mrs T, h 125 David
Kolb, Miss, salsldy Lang Bros, 18 Bingeman
Kolb, Mrs D, h 18 Bingeman
Kolbrenner, Peter, blksmth, h 47 Queen s
Kolonski, Alex, lab, h 162 King e
Kopperser, John, finshr, h 174 Wilmot
Kost, Albt, mech, h 144 Ahrens w
Koy, Jacob, shmkr, h 172 King e
Kraemer, Geo, tinsmth, h 81 Samuel
Kraen, Anthony, h 52 Water s
Kraen, Ida, salsldy China Hall, 52 Water s
Kraft, August, carp, 75 Edward
Kraft, Chas A, wks G E Potter, h 37 Cedar n
Kraft, E, butcher, 94 King e, h 8 Scott
Kraft, O, cashr W O Costello & Co
Krafft, Miss Rosa, h 100 Park
Krahn, Lorentz, carp, h 91 Park

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
INCORPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Kramer, Benj, pedlr, h 14 Wipper Place
Kramer, Rudolph, butn mkr, h 52 Schneider av
Kramp, Louis, drvr, h 104 Brubacher
Krantel, Adorf B, chemist, h 17 Hilda Place
Krantz, Henry, mech, h 102 Wellington
Kranz, Carl, fire, life and accident insurance, 38 King e, h 87 Queen s

Head Office—WATERLOO
MERCANTILE FIRE INSURANCE CO.
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
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A. C. BENDER,
RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South.
Berlin, Ont.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident Insurance Company
of Canada
Surplus to Policyholders, $213,447,72

Kranz, C R, bkpr Bank of Commerce, Waterloo
Kranz, Mrs Hugo, h 89 Queen s
Kraus, Mrs Chas, h 180 Mill
Krause, Fred carp, h Lane, off Waterloo
Krause, Geo, carp, h Lane, off Waterloo
Krauth, Rev C S, h 33 Chapel
Kreh, John, pianos, 7 King e, h 34 Cedar n
Kreh, Peter, elect, h 225 Lancaster e
Kreiner & Co, urn mfrs, 26 Wilhelm
Kreiner, Fred, carvr, h 132 Wellington
Kreiner, Jacob, finshr, h 158 Louisa
Kreiner, Jacob, sr, finshr, h 82 Edward
Kreitzer, Hermn, finshr, h 72 Margaret av
Kreitzer, John, wks Piano facty, h 87 Victoria
Kreller, Chas, drvr, h 80 Courtland av e
Kreller, Fred, btchr, 103 Water n
Kreller, Philip (Lembke & Kreller), 18 Albert n
Kreller, Wm, tmstr, 130 Edward
Kress, Cora, drsmkr, Smyth Bros, 95 College
Kress, Fred, button wkr, h 95 College
Kress, John G, mach, h 30 Spetz
Kress, William, mgr Hagen Shirt and Collar Co, 185 Queen s
Kress, Wm P, mgr Hagen Shirt and Collar Co, 185 Queen
Kressler, Mrs Kate, h 64 Breithaupt
Kretz, Fred, wks G T R, h 32 Homewood av
Kriesel, Jacob, h 85 David
Kroetch, Alfd, drvr, 152 King e
Krogmann, A, shmkr, 28 Benton, h 156 Church
Krohn, Carl H, mech, h 56 Mill
Krolitzki, Jno, lab, h 156 Strange
Kronenberg, Mrs F, h 49 Foundry s
Kropf, Albt, cabntmkr, h 121 Weber e
Kropf, Geo, packr, h 201 Weber e
Krube, Henry, h 67 Petersburg rd
Krueger, Fred, h 104 Blucher
Krueger, Fred, jr, tanr, h 104 Blucher
Krueger, Gottlieb, wks W, G & R, h 47 Peter
Krueger, Gustav, h 62 Zoeller
Krueger, Hermn, tanr, h 84 Water n
Krueger, Otto, wks Felt facty, h 147 Waterloo
Krueger, Theodore, wks Felt facty, h 69 Joseph
Krueher, Chris, wks Button fcty, h 45 Brubacher

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323

Player-Pianos 66 and 88 Notes at **WANLESS'**

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

Krueger, R, h 40 Blucher
Krug, Fred, supt Arnott Inst, h 63 Frederick
Krug Furn Co, 111-13 Ahrens w
Krug, Hartman, h 67 Foundry n
Krugman, August, h 156 Church
Kruschefski, M, finshr, h 147 Glasgow
Kruschinski, August, lab, h 29 Grove
Kruschinski, Theo, mech, h 157 Waterloo
Kruse, Chas, plmbr, h 138 Church
Kruse, Fred, cartkr, h 152 Albert s
Kruse, Wm, tanr, h 13 Roland
Kruspe, Ezra, h 17 Martin
Kuboba, Alfd, h 108 Blucher
Kuch, Chas, pntr, h 15 Brubacher
Kudoba, Fred, mech, h 156 Waterloo
Kuehn, John, lab, h 98 College
Kuehner, Adam, shmkr, h 42 Ahrens w
Kuehner, Lincoln, mech, h 45 Ahrens w
Kuempel, Ferd, mech, h 25 Ellen w
Kuenemann, Mathw, wks Rubber facty, h 48 Wilhelm
Kufske, Chas, contr, 23 Locust
Kufski, Conrad, wtchmn, h 128 Mill
Kuhl, T S, gro, h 285 King w
Kuhlthau, Wm, h 47 Ellen e
Kuhn, A, porter, b American Hse
Kuhn, Fred, cartkr Cemetery, 66 Willow
Kuntz Lager Beer Agency, G Ziegler, mgr, 122 King w
Kurschinski, Edwd, wks Brwy, h 204 Waterloo
Kurschinski, Erns, h 115 Park

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

Kurchinski, Mrs M, h 21 Green
Kurchinsky, Gustav, eng, h 96 Elgin
Kurt, Albt, tanr, h 226 Mill
Kurt, Bernhardt, lab, h 244 Mill
Kushner & Feldman, furriers, 63 King e
Kushner, Wm (Kushner & Feldman), 63 King e
Kuss, Otto, brklyr, h 87 Samuel
LaBonte, Peter, eng, h 23 Henry
Lackenbauer, Henry, finshr, h 53 Wellington
Lackner, Mrs C, h 5 Otto

LEADING FIRE INSURANCE COMPANY IN AMERICA.
J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent. Phone 249

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.

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A. C. Bender.
HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
11 QUEEN ST. SOUTH, BERLIN, ONT.

WANLESS' ◎ Everything in Music, Classic, Sacred and Secular, also Folios, Collections, Opera Scores, Catechisms, Methods and Studies. ◎ SHEET MUSIC MUSIC BOOKS

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
INCORPORATED 1890.
Surplus to Policyholders, $206,800

Lackner, H G, M D, h 34 Queen n
LaCourse, G D, agt G T R City Ticket office, b Brunswick Htl
LaCourse, Geo, b Brunswick Htl
LaGrange, H S, mfr, h 26 Irvin
Laing, C L, mgr Bank of Hamilton, h 18 Irvin
Laird, Mrs A M, h 34 Irvin
Laird, Mrs B, h 34 Irvin
Laird, L L, clk Dom Bank, 34 Irvin
Laird, Wm L, salsmn, h 44 Roy
Lalonde, A, prop Skating Rink, b Grand Central
Lang, Albt B, agt Raymond Sewing Mach, 165 Courtland av e
Lang, Augst (Lang Tanning Co), h 177 King w
Lang Bros & Co, dry goods, carpets and house furnishings, 41 King w
Lang, C, bkpr Bank of Hamilton, 20 Heines av
Lang, E D (Lang Bros & Co), h 35 Water n
Lang, E J, clk G T R, h 74 Weber w
Lang, Edwd G, gro, h 101 Frederick
Lang, Etta, salsldy Lang Bros, 20 Heines
Lang, Geo, h 76 Queen n
Lang, Henry S, h 20 Heines av
Lang, Irene, salsldy Raymond Sewg Mach, 165 Courtland av n
Lang, John A, h 24 Water n
Lang, R D (Lang Bros & Co), h 22 Irvin
Lang Tanning Co, Ltd, 30-36 Francis s
Lantz, Chas, wks Brewy, h 75 Louisa
Lantz, John, salsmn Smyth Bros, 41 Waterloo
Lanz, Mrs Chas, h 15 Bierwagen
Laskey, Albt, lab, 10 Gateman lne
Lasso, John, lab, h 140 Wellington
Lasso, Wm, finshr, h 216 Wellington
Latsch, Wm, h 43 Water n
Latimer, Barney, brbr, 112 King w, b Brunswick Hotel
Lauber, Andw, wks G T R, h 122 Edward
Lauber, Oscar, h 134 Louisa
Lauder, Henry, wks Merch Rubber Co, h 121 Water s
Laufer, John, trav, h 29 Otto
Laughlin, Robt, designr, h 59 Joseph
Lautenschlager, Jacob, 62 Courtland av e
Lautenschlager, P S, h 166 Frederick
Lautenschlager, R W, bkpr, 166 Frederick
Law, Jas, bkpr, h 340 King w
Lawrason, Wm A, livery, 25 Queen n, b Market Hotel
Lawrence, Frank, wks Felt facty, h 100 Waterloo

The Mutual Life of Canada
Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.
W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

Leaper, Mrs Elizbth, h 39 Ellen e
Learn, Miss Mary, h 98 Church
Lecuyer, Laurent, clock mkr, h 38 Elgin
Lederman, Agnes, clk P O, 98 Weber e
Lederman, Mrs Chas, 98 Weber e
Lee, Sam, lndry, 141 King w
Leeson, W H, general store, 38 King w, h 32 Weber e
Lefteris, Louis, hat cleaner, 22 King w, h 134 King e
Lehman, Jos, wks C P R, h 73 Petersburg rd
Leitch, A J, trav, h 32 Samuel
Lembke & Kreller, cigars, tobacco, etc, billiard parlor in connection, 7 King w
Lembke, C G, (Lembke & Kreller), h 18 Albert n
Lemenski, F, h 159 Strange
Lemenski, Frank, h 111 Strange
Lemenski, G, h 182 Wilmot
Lemenski, I, h 135 Strange
Lepek, Martin, h 188 Breithaupt
Lesewski, Anthony, h 68 Breithaupt
Leslin, Lazarus, shmkr, h r159 King w
Letson, Chas, wks G T R, h 94 Lancaster w
Letson, Elmore, drvr Dom Exp, h 55 Foundry s
Levan, Zeph, wks Rubber facty, h 28 Pinke
Lewandowski, Anthony, lab, 185 Strange
Lewandowski, Frank, lab, h 185 Strange
Lewis, Alma, steno W, G & R, 62 Courtland av e
Leyes, Norbert, brbr, h 68 Mill
Leyes, Oswald S, asst clk, 68 Mill

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company
LIMITED
Total Funds Exceed $84,600,000

Lier, Nicklaus, wks Rubber fcty, h 184 Waterloo
Linderman, Gertha, opr Bell Tel Co, 94 Weber e
Lindsay, Clayton, salsmn Ernst & Co, 74 Cedar n
Lindsay, Leander M, wks Berlin Foundry, h 48 Queen s
Lintner, Alfred, repairs, h 27 Alma
Lipinski, Chas, mach, h Cedar Grove av
Lipinski, Herman, lab, h 325 King e

GORE DISTRICT MUTUAL
FIRE
Insurance Company
Established 1839.
Net Cash Surplus, $333,772.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

A. C. BENDER
REAL ESTATE
11 Queen St. S.
Berlin, Ont.
ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

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Cigars, Tobacco, Etc.
Pool and Billiard Parlor in Connection.
7 KING STREET WEST WALPER BLOCK.

EDISON, VICTOR and POLLOCK PHONOGRAPHS and RECORDS. ❋ WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
THE STANDARD LIFE ASSURANCE COY
ESTABLISHED 1825

Invested Funds, -	$61,000,000
Canadian Investments,	18,000,000
Annual Revenue, -	7,400,000
Profits Paid - -	35,000,000

Lippert, Afd O, carver, h 255 Louisa
Lippert, Edward, furniture and undertaker, 104 King w, h same
Lippert Furn Co, Geo Lippert, mgr, 222 Louisa
Lippert, Geo, furn mfr, h 289 King w
Lippert, Geo J, furn mfr, h 29 Roland
Lippert, H L, agent, 16 Hermie Pl
Lippert, Herman, clk E A Sauder, 162 Queen s
Lippert, Henry, h 162 Queen s
Lippert, Menno, wks Rubber facty, h 234 Wellington
Litfin, Jos, lab, h 62 Edward
Litfin, Martin, lab, h 128 Elgin
Litfin, Michl, lab, h 208 King e
Litzkus, Agust, lab, h 123 Victoria
Little, Edwin, salsmn Metcalf & Co, h 24 Peter
Liscow, Wm, salsmn Dunke & Co, b 132 Mill
Livink, Jas, lab, h 348 King w
Lloyd, Alice, opr Bell Tel Co, 170 Queen n
Lloyd, Jas, wks Breithaupt's, h 170 Queen n
Libsien, Theo, wks Breithaupt's, h 198 Louisa
Lobsinger, Geo M, h 142 Water s
Lobsinger, Harry, tlr, 18 Queen n, h 113 Water s
Lockhart, Archbld, coal, 64 Wilmot and 64 King w, h 36 Courtland av w
Lockhart, Alex, bkpr, h 100 Water s
Lockhart Cartage Co, A Lockhart, mgr, 64 King w
Lochead, W M O, district mngr Mutual Life of Canada, 51 King w, phone 511, res George st, Waterloo, phone 323
London Life Ins Co, 63 Queen s
Loney, Mrs Annie, h 279 Wellington
Longo Bros, fruit, 114-6 King e
Longo Fruit Co, 42 King w
Longstreet, Norman F, mech, h 72 Lancaster w
Looker, John, brklyr, h 169 Ahrens w
Loos, Wm H, mgr F I Weaver's, 199 Ahrens w
Lorentz, Martin, lab, h 44 Pinke
Lorentz, Normn, lab, 44 Pinke
Lossing, Chas, pntr, h 86 Courtland av e
Lowes, Miss A F G, milnr, 70 King w, h 29 Roland
Luckhard, C F, mgr Luckhard Specialty Co, 56 Queen s
Luckhard, Ottile M, steno Luckhard Specialty Co, b 35 Scott
Luckhard Specialty Co, C F Luckhard, mgr, 56 Queen s

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - $2,973,750

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE, BERLIN, ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

Ludwig, Edwd, carp, h 136 Waterloo
Ludwig, Frank, wdwkr, h 127 Waterloo
Ludwig, John, mach, h 123 Waterloo
Luelo, Carl, h 160 Queen s
Luening, Fred, tanr, h 63 Wellington
Luening, Gustave, tanr, h 141 Albert s
Luesing, Mrs Henry, h 36 Elgin
Luesing, M, steno, 36 Elgin
Luft, Henry, lab, h Union
Luft, Julius, eng, h 28 Spring
Luft, Philip, milkman, h 190 Lancaster
Luft, Wm, milkman, h 134 Lancaster w
Lunz, Geo J, wks Rubber facty, h 18 Louisa
Lunz, Jacob, lab, h 126 Edward
Lurke, John, wks News-Record, 34 Caroline
Lutz, S, wks News-Record, 84 Church
Lynn, Rev John E, 256 Frederick
Lyric, (The), H Whipper, prop, 74 King w
Macauley, John, oil, 24 Joseph
MacBride, Jennie, slsldy S H Knox & Co, lvs Waterloo
MacBride, Nellie, salsldy S H Knox & Co,lvs Waterloo
McBrine, L, mgr L McBrine & Co, h 87 Ahrens w
McBrine, L. Co, Ltd, L McBrine, mgr, 73 Charles
McCallum, J J, cigars, 1 King w and 158 King w, h 182 King w
McCann, John, h 125 King e
McCarthy, Mrs Dennis, h 60 Francis n

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND
INSURANCE COMPANY
ESTABLISHED 1873
OLD AND TIME-TRIED

McCrossen, Mrs C, h 73 Victoria
McCrossen, T J, clk, 75 Victoria
McCuaig, Wm (Walker Bin & Store Fixtre Co), h 24 Ahrens e
McCutcheon Bros, tlrs, 51 Gaukel
McCutcheon, Forest, finshr, h 38 Theresa
McCutcheon, Jos, btchr, h 13 Mill
McCutcheon, Robt, btchr, h 53 Gaukel
McCutcheon, Wm J, btchr, 79½ & 81 King w and 47 Gaukel, h 71 Gaukel

Insurance Company of North America
Founded 1792.
Losses Paid, $144,730,841.
Surplus, $5,589,406.
Fire, Marine, Automobile, Tourist, Etc.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE BUSINESS TRANSACTED
A. C. BENDER, 11 QUEEN ST. SOUTH, BERLIN, ONT.

PIANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE Paid-up Capital, $10,000,000 Reserve, $6,000,000 Total Assets, $150,000,000
Transacts a General Banking Business. Interest Allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND LANCASHIRE
Guarantee and Accident
INSURANCE COMPANY

McDonald, Clara, drsmkr Smyth Bros, 48 Duke
McDonald, Mrs P, h 34 Courtland av e
McDonald, Peter, tinsmth, h 48 Duke
McFadyen, A, telr Merchants' Bank, 41 David
Macfarlane, R M, dentist, 28 King w, Union
McGillawee, J, M D, h 52 King w
McGinnis, Beatrice, steno W, G & R, 200 Albert s
McGinnis, J, salsmn, h 40 Cameron s
McGinnis, John, wks W, G & R, h 200 Albert s
McGuire, John, drvr, h 313 Wellington
McGuire, Mary, cashr Smyth Bros, 59 Wellington
McHachlin, T H, clk Merchants' Bank, 74 Lancaster e
McIntyre, G A, insurance & conveyancing, I S K Weber Co, Ltd, h 8 Louisa
McIntyre, Victor S, sec Berlin & Waterloo St Ry, h 297 King w
McKay, J F, gro, 159 Queen s
McKay, J W, h 113 Young
McKeller, H D (Berlin Bedding Co), h 130 Frederick
McKelvie, John, wdwkr, h 62 Pinke
McKenzie, Wm, shmkr, b 29 Queen n
McKersie, S A, wks lndry, h 30 Breithaupt
McLaren, John, M D, h 87 Frederick
McLaren, Robt, eng, h 141 Louisa
McLaughlin, Leo, sec Employers' Assn of Waterloo Co, Waterloo
McLeod, A B, trav, h 18 Chestnut
McLeod, Vernon D, mgr Bank of Nova Scotia, h 50 Church
McMeekin, J, ins agt, 40½ King e, h 54 Ellen e
McNally, John, h 17 Krug
McNally, Jno S, agt, 132 Weber e
Macnaughton, Danl, mech, h 28 Stahls av
McNulty, Henry, b Brunswick Hotel
McPhail, Geo, agent pianos, h 39 Ellen e
McWail, Thos, firemn, h Gordon
Mackie, Leonard, brbr, b 133 Weber w
Macklin, F E, dry goods, 15 King w, h 30 Courtland av w
Mader, John L, salsmn, h 14 St George
Maecker, John, tmstr Sugar fcty, h Arnold
Maeher, Henry, mach, 30 Cherry
Mager, Armina, h 70 Peter
Mager, Violet, h 70 Peter,
Maguire, Saml, drvr, h 272 Breithaupt

THE MUTUAL LIFE OF CANADA The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

Mahn, Henry, shmkr, h 28 Pequegnat av
Mahn, John, firemn, h 16 Daniel
Maier, Jacob, wks Glove facty, h 26 Courtland av w
Malleck, Geo, wks Daily Telegraph, 130 King e
Mandelsloh, Mrs E, h 14 Mascott lane
Mandelsloh, Mrs T, 22 Ahrens w
Mangold, Mrs John, 144 Queen n
Mank, Noah, firemn, 101 Cedar s
Manowski, Fred, mech, h 119 Tuerk
Manser, John, mach, 85 Hoffman
Mansz, Geo, btchr, 79 Weber w, h 85 Weber w
Mansz, W H, btchr, 71 Waterloo, h 65 same
Mantz, John, eng, h 104 Scott
Marchand, Oscar, lab, h 21 Spring
Marcroft, Gottieb, lab, h 169 Heiman
Markle, Nelson, wks Berlin Furn Co, h 43 Albert s
Marklewitz, C F, lab, h 140 Queen n
Marr, Geo, photos, 10 King e, h 63 Bingeman
Marrin, Edwd, trav Randall & Roos, h 171 King w
Martick, Nichalaus, lab, h 202 King w
Martin, Albt, wks W, G & R, h 47 Henry
Martin, Arthur J, drvr, h 169 Lancaster w
Martin, Dorah, clk W, G & R, 22 Gordon
Martin, Fred, cartkr, h 22 Gordon
Martin, H J, tchr, h 42 Samuel
Martin, Herman, tchr, 22 Gordon

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Total Assets (including subscribed capital, $429,000

Martin, Hilkiah, cabntmkr, h 61 Weber e
Martin, Hiram, clk, 61 Weber e
Martin, Mrs Jean, h 74 Edward
Martin, John, mech, 74 Edward
Martin, Miss Mamie, steno Millar & Sims, 155 Weber e
Martin, Otto, pntr, h 21 Cherry
Martin, Peter M, wks Sugar fcty, h 11 Simeon
Martin, Wellington, shipr Alpha Chemical Co, h 70 Lancaster e
Martz, Geo, tanr, h 68 Cedar n

PERTH MUTUAL FIRE
INSURANCE COMPANY
ESTABLISHED 1863
Net Cash Surplus, $202,793.
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection

You consult your own interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER, CONVEYANCER, ETC.

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889,95

Martz, Alex, wks Elect Lt Wks, h 150 Church
Martz, Henry W, pntr, h 99 Benton
Mason, Fred, sectn formn, h 303 Wellington
Massel, Chas J H, wks Rumple's, h 91 Scott
Masson, Miss M, h 76 King e
Massel, Michl, bkr, 75 Frederick, h 71 Frederick
Massel, Ottilia, slsldy Snyder Bros, 24 Alma
Master, Elsie, nurse, 27 Ellen e
Master, Irvine, City Flour Mills, 214 Queen s, h 71 Schneider av
Master, J K, supt Kimmel Felt Co, h 21 Otto
Master, Mrs Lydia, h 27 Ellen e
Mather, David, carp, h 66 Charon
Mathis, Jacob, lab, 13 Foreman Place
Mattel, Michl, h 80 Weber w
Matthews, Edwd, tmstr, h 68 Weber e
Matthews, Frank, mach, h 105 Cedar s
Mathews, Ormond, btchr, h 39 Queen n
Matthews, Ormond, jr, h Tuerk
May, August, contr, h 30 Ellen w
May, Conrad, cabntmkr, h 33 Grove
May, Hannah, salsldy China Hall, 30 Ellen w
May, Henry, carp, 44 Elgin
May, Henry T, sec-treas Berlin Table Mfg Co, Ltd, 42 Elgin
May, John, h 56 Cedar n
May, Mrs Kate, h 42 Elgin
May, Wm, finshr, h 27 Charon
Mayberry, Dell, mech, h 455 King w
Meaher, T P, adv sol Daily Telegraph, 89 David
Mehlenbacher, L A, tobcnst, h 40 Roy
Mehlenbacher, W B, clk, h 17 St Leger
Meier, Frank, lab, h 200 Lancaster w
Meier, Henry, mech, h Union
Meinke, Wm, cigar mfr, 93 King w, h 9 Ahrens e
Meinzinger, Geo, pckr, h 40 Wilhelm
Meisner, C, h 87 Weber e
Meisner, Geo C, h 25 Martin
Meisner, Louis (Strub & Meisner), h 39 Cedar s
Melchin, Hermn, tanr, 164 Tuerk
Menges, Conrad, h 45 Elgin
Merchants' Bank, W E Butler, mngr, 46 King w
Merchants' Printing Co, printers and publishers, 23 Queen n
Merchants' Rubber Co, 51 Breithaupt
Merner, Alex W, deputy registrar, h 11 Alma
Merrick, L D, prop China Hall, 20 King e, h 18 St George

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

STEINWAY THE WORLD'S MOST RENOWNED PIANO. **WANLESS'**

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

Mertz, Henry, pntr, h 182 Frederick
Mertz, Henry, pntr, h 112 King e
Metcalfe, Geo R (W Metcalfe & Co), h 20 Ahrens e
Metcalfe, Miss K, bkpr Metcalfe & Co, 20 Ahrens e
Metcalfe, Wm (W Metcalfe & Co), h 148 Frederick
Metcalfe, Wm, & Co, grocers & liquors, 43 King w
Metropolitan Life Ins Co, Emil Hess, asst supt, 40½ King e
Metuchinik, Abram, lab, h 204 King w
Metz, Aaron, drvr P K Weber, 185 Queen n
Meyer, Mrs Agatha, 103 Weber w
Meyer, Chas, shmkr, 26 Simeon
Meyer, Conrad, gen repairs, 39-41 Queen s, h 55 Francis n
Meyer, Geo, box mkr, 26 Simeon
Meyer, H H, gen repairing, 17-21 Foundry n
Meyer, Jacob H, shoemkr, h 26 Simeon
Meyers, Mrs A L, h 71 Weber e
Meyers, Mrs E, h 12 Dill
Miaskowski, Chas, lab, h Cedar Grove av
Michael, Martin, eng, h 56 Foundry n
Michael, Philip, caretkr, 44 Krug
Michael, Tony, pdlr, h 46 Cedar s
Michalofski, Julius, tanr, h 14 Grove
Mick, W G, wks News-Record, 206 Lancaster
Middleton, S H, impr, 23 Queen n, h 15 Ahrens e
Middleton, T H, importr, h 15 Ahrens e
Miehm, Chas, contr, h 55 Ellen e

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity and Guaranty Co.
(We Will Bond You)
Established 1896
Cash Capital, $1,700,000

Miehm, Chas, contr, h 281 Wellington
Miehm, Geo L, carp, 51 Mansion
Miehm, Jos L, carp, h 44 Ellen e
Miehm, Olivia, prntr Rittenger & Motz, 44 Ellen e
Miehm, Solomon, mason, h 64 Lancaster w
Mielhausen, John, h 22 Bingeman
Mielke, Chas F, bkpr Randall & Roos, 264 Frederick
Miesner, Wm, mech, h 92 Wellington

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH, Berlin, Ont.

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block
CIGARS, TOBACCO, Etc.
Pool and Billiard Parlor in connection.

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire
INSURANCE COMPANY
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Miglarini, Laso, tlr, h 302 King w
Mihm, Rev A P, pastor German Baptist Church, h 84 Benton
Milburn, Mrs Helen, hair gds, 104 King e, h 270 King e
Millar & Sims, barristers, 47 King w
Miller & Solomon, grocers, 108 Wilmot
Miller, A B, blksmth, 159 King e, h 182 King e
Miller, A H, town clerk, Town Hall, 100 Queen n
Millar, Alex (Millar & Sims), h 100 Queen n
Miller, Anthony, shmkr, h 42 Waterloo
Mills, C H, & Co, dry goods, 22-4 King e
Mills, C H (C H Mills & Co), h 51 Alma
Miller, Carl, lab, h 11 Albert s
Miller, Chas E, mech, 158 Tuerk
Miller, Chas G, wks Felt facty, h 159 Waterloo
Miller, Rev C R, h 1 Otto
Miller, Eph, blksmth, h 182 King e
Miller, Fred, pntr, E Hamel & Co
Miller, Fred, wks Kaufman's, h 92 Charon
Miller, John, box mkr, h 120 King e
Miller, John M, tanr, h 61 Glasgow
Miller, Oscar (Miller & Solomon), 158 Tuerk
Miller, Philip P, firemn, h 188 Louisa
Miller, Mrs Rose, h 25 College
Miller, Simon, carp, h 48 Krug
Miller, Mrs Simon, h 55 Alma
Miller, W, mech, h 253 King w
Miller, Wm, lab, h 9 Albert s
Milelr, Wm, h 55 Albert s
Miller, Wm, lab, h 100 Wilmot
Miller, Wm, mech, h 13 Pine
Mills, Fred, lab, h 34 Caroline
Minchin, D J, M D, h 60 Foundry s
Minikowski, L, gro, h 92 Strange
Minister, Michl, mach, 53 Strange
Mitchell, —, h 91 St George
Mitchell, Herbt, cabntmkr, h 26 Courtland av e
Mitchell, W E, bkpr, h 163 Queen s
Mitchell, W O, h 14 Mitchell av
Mitchell, Wm, h 10 Mitchell av
Mitzlaff, John, lab, h 101 Spring
Mode, John L, clk Smyth Bros, 14 St George
Moebus, Louis, h 116 Benton
Moffatt, John, trav, h 28 Weber w
Mogk, Mrs E, h 143 King e
Mohr, H C, gro, 62 Frederick, h 9 Foreman Place
Moier, Ella, salsldy A & E Heller, 21 Schneider av
Molson, Fred, finshr, 422 King w
Moody, David, trav, h 74 Lancaster e

THE MUTUAL LIFE OF CANADA

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

Moody, Edna, opr Bell Tel Co, 132 Weber e
Moody, Gertie, steno, 83 Weber e
Moody, Jas, bkpr, 83 Weber e
Moody, Robt, bkpr, 132 Weber w
Moody, W J, mgr Alpha Chem Co, h 83 Weber e
Moore, John D, registrar, h 138 Frederick
Moore, Mrs Patk, h 186 Frederick
Morgan, Robt, pntr, h 17 Edward
Morish, Wesley, tanr, h 76 Mill
Morley, Chas, mach, h 220 Wellington
Morley, Mrs Geo, h 66 Braun
Morrison, J, foremn, b Grand Central
Morrison, Wm, mgr Baetz & Boehmer, h 450 King e
Moser, Emma, salsldy A Weseloh & Co, Waterloo
Moser, J K, sadlr, h 161 Weber w
Moser, Otto, salsmn A J Gabel, 99 College
Moskovitch, Jacob, mech, h 30 Stahls av
Moss, John, clk Bank of Hamilton, res Freeport
Mosser, Anthony, wdwkr, h 55 DeKay
Mosser, Edwd, drvr, h 38 Willow
Mosser, John, wks Robe facty, h 34 Cedar n
Mosser, John, h 109 Young
Mosser, Leo, salsmn Lang Bros, 99 College
Mosser, Mary, h 167 Joseph
Moser, Robt, salsmn W O Costello & Co
Motz, John, sheriff, h 56 Weber w
Motz, W J (Rittinger & Motz), h 180 King w
Mowat, Mrs Oscar, h 86 Wilhelm

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

Mowat, T J, mangr R Neill, h 83 Ahrens w
Moyer & Shantz, implmnts, 77-79 King e
Moyer, A (Moyer & Shantz), Schneider av
Moyer, Abram, implmnt agt, h 21 Schneider av
Moyer, Miss Alice, h 128 Queen s
Moyer, Allan A, genl store, 32-34 Frederick, h 57 Duke
Moyer, C E, prntr, 293-5 King w
Moyer, Edna salsldy, 21 Schneider av

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,769.
C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 249. Residence 209.

A. C. BENDER,
REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets, - $9,900,000
Total Losses Paid, 65,696,377

Moyer, Ella, steno W, G & R, 159 Lancaster e
Moyer, Mrs H, h 55 Scott
Moyer, Herbt J, clk W, G & R, 128 Queen s
Moyer, John, h 10 Irvin
Moyer, Mrs Peter, h 19 Scott
Moyer, Peter L, horse dlr, 17 Eby
Moyer, S C, h 57 Duke
Moyer, S S, bkpr, h 159 Lancaster e
Moyer, Vernon, bkpr J Fennell & Son, 21 Brubacher
Mueller, Carl, pntr, h 23 Roland
Muldoon, Edwin T, cabntmkr, h 55 John
Muldoon, Jos, finshr, 203 King e
Muller, Albt C, h 162 Waterloo
Munro, Wm, brokr, 24-6 Queen n
Murawsky, Martin, finshr, h 136 Blucher
Murawski, Peter, shipper, h 288 Breithaupt
Murawski, Theo, carvr, h 124 Ahrens w
Murdie, R, telr Dom Bank, Union
Murray, John J, bkr, h 52 Henry
Musclow, Wm, tmstr Sugar fcty, h Lancaster w
Musselman, Amos, bkpr W, G & R, 121 Weber e
Musselman, Mrs C, h 16 Krug
Musselman, Frank, wks Button facty, h 54 Samuel
Musselman, Mrs D M, h 36 Cameron n
Musselman, Isaac, wks Rubber facty, h 26 Kaiser
Musselman, Walter, salsmn S H Knox & Co, 51 Church
Mutual Life of Canada, W M O Lochead, dist mgr, 51 King w
Mylius, Mrs Amelia, h 37 Margaret av
My Valet, H Karow, prop, 147 King w
Nahrgang, Mrs Cath, h 43 Cameron n
National Furniture Co, Ltd, 231 Albert s
Near, Wm J, wks Trunk facty, h 21 Francis n
Nehls, Wm, lab, h 148 Waterloo
Neibergall, E, clk Light Comsn
Neichel, August, lab, h 75 Elgin
Neill, R, boots and shoes, trunks and valises T J Mowat, mngr, 19 King e
Nesbitt, Vaughan, button wkr, h 73 Joseph
Neville, Mrs J E, h 19 Margaret
News-Record Publishing Co, Wm Uttley, mngr, 31 King w
Nicholson, Mrs Geo, 105 St George
Nicklaus, ohn, mason, h 110 Wellington
Niederheuser, Gottlib, h 132 King e

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at WANLESS'

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

Niergarth, Arthur, mac', h 21 Heines av
Niergarth, Henry, brdng, h 60 Breithaupt
Niergarth, Philip, mgr Star Shoe Co, h 72 Louisa
Niehaus, Chas F, postmaster, h 17 Margaret av
Nihal, Edwd, lab, h 25 Eby
Nihls, Ludwig, street sprinkler, h 47 Albert s
Noegel, Martin, grdnr, h 22 Homewood av
Noll, August, mach, h 282 Breithaupt
Noll, Gustave, firemn, h 55 Foundry n
Norman, Lambert, tchr, h 143 Lancaster e
Northern Life Ins Co, 9 Fo[illegible]
Norton, C H, prop Berlin [illegible] Water Works, h 41 Foundry s
Norton, C H, prop Berlin Soda
Nowach, John, wks Glue facty, h 22 Campbell Place
Nowak, Frank, tanr, h 43 Shanly
Nyland, Geo H, mech, h 48 Schneider av
Oberer, Casper, lab, h 146 Wellington
Oberer, Christian, lab, h 117 Weber e
Oberer, Hnry, mach, h 82 Cedar s
Oberer, Herman, shoemkr, h 130 Louisa
Oberholtzer, Mrs Annie, h 146 Lancaster e
Oberholtzer, D S, shoemkr, h 173 Strange
Oberholtzer, I H, wks Rope Fcty, h 19 Pandora av
Oberholtzer, J B, shmkr, h 19 Courtland av e

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION INSURANCE COMPANY OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,552,000

Oberholtzer, G V, & Co, Ltd, shoe mfrs, N B Detwiler, pres, 117 Weber w
Oberlander, Rev F, pastor St Peters Ch, h 49 Queen n
Odrowski, Mrs, h 83 Water n
Odrowski, Ann, clk, 83 Water n
Oelheiser, Edwd, mech, h 102 Lancaster e
Oelschlager, Wm, eng, h 15 Hilda place
Oestreich, John, h 119 St George

C. A. BOEHM
District Agent
THE
Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.
PHONES — Office 249; Residence 209

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE
A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

Lembke & Kreller,
7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

The Canadian Bank of Commerce

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000.000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
ESTABLISHED 1808

Total Funds,	-	$15,000,000
Capital Paid Up	-	1,320,000
Uncalled Capital	-	9,680,000

Ogram, Richd, h 20 Linden av
Ogram, Robt, h 58 Cedar s
Ohlheiser, Edwd, slsmn Ernst & Co, 102 Weber e
Ohlheuser, Anthony, cbnt mkr,, h 89 Water n
Olarek, John, h 206 Strange
Oldenberg, Fred, tanr, h 44 Cherry
Oldenberg, Herman, tanr, h 114 Strange
Olinski, Thos, lab, h 250 Tuerk
Olympia Confectionery, Timothy Eagen, prop, 40 King w
O'Neil, George, chief of police, h 71 Alma
O'Neil, Michl, lab, h 13 Spring
O'Neil, Ralph, asst mgr S H Knox & Co, Frederick
Ontario Button Co, S Moyer, mgr, 85 King w
Ontario Glocke, Rittinger & Motz, publishers, 15 Queen s
Ontario Sugar Co, R E Gordon, mgr, Arnold
Onward, Mfg Co, 143 King w
Opperman, Wm, slsmn Mills & Co, 84 Church
Oraszek, John, finshr, h 127 Courtland av e
Oraszek, Jos, tanr, h 105 Peter
O'Rourke, Wm P, h 162 King w
Oschman, Casper, turner, h 22 Daniel
Oswald, Henry, clk Smyth Bros, h 22 Francis n
Oswald, Milton, slsmn Lang Bros, 121 College
Oswald, Jacob B, h 46 Ahrens w
Oswald, Wm, pearl ctr, h 121 College
Ott, Alvin, foremn, h 40 Heiman
Ott Brick Co, M Ott, mgr, Heiman
Ott, Chas F, bkpr I S K Weber Co, Ltd, h 14 Bingeman
Ott, John, wtchmn, h 199 Courtland av e
Ott, Michl, (Ott Brick Co), h 292 Mill
Ott, Saml, tmstr, 292 Mill
Ott, Wm, carp, h 12 Spetz
Otterbin, Henry, carp, h 110 Water s
Paepke, Henry, mason, h 92 Hoffman
Paetz, Geo, plstr, h 73 Ahrens w
Paleczny, John, mech, h 19 Henry
Pappenski, Abram, lab, h 165 Tuerk
Pappernick, Sam, agt, h 159 King w
Partica, Adam, tanr, h 78 Strange
Pascoe, Ernest, lab, h 35 Henry
Pashak, John J, blksmth, h 33 St Leger
Pearce, Hambly (Alpha Chemical Co), h 36 Weber w
Pearce, Percy, sec Alpha Chem Co, h 126 Queen s

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

WANLESS'
OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

Pearce, Thos, pub school insp, h 8 Ahrens e
Pearl Steam Laundry, D Knippel, prop, 54 Queen s
Pearson, Mrs C L, h 30 Alma
Pearson, H, lab, 178 Lancaster w
Pearson, John, h 26 Charon
Pearson, Wesley, trav, h 24 Andrew
Peerless Leather Co, 44 Water s
Peltz, Mrs Mary, h 55 Cedar s
People's Railway, The, 65 King w
Peppiapp, Miss Francis, sec Y W C A, 72 Queen s
Pequegnat, Arthur, mgr Berlin Racycle Mfg Co, h 241 Frederick
Pequegnat, Arthur, Clock Co, 53-61 Frederick
Pequegnat, Edmond, bkpr Berlin Racycle Co, h 9 Samuel
Pequegnat, Geo, clock mkr, h 35 Schneider av
Pequegnat, Leon A, bkpr, 35 Schneider av
Pequegnat, Paul, watchmaker & jeweler, 30 King w, h 53 Duke
Pequegnat, Philip, jwlr, h 21 Samuel
Pernfus, Norman, ptrnmkr, h 35 Theresa
Perrin, A A, photo, 155 Wellington, h 143 Weber w
Perrin, Benjamin, coal oil dlr, h 52 Foundry s
Perrin, Jos, h 63 Mill
Perrin, Gordon, uphlstr, 52 Foundry
Perrin, Wellington, mach, h 8 Lancaster w
Perschbacher, J H, trmr, h 21 Willow

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
INCORPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Pert, Alex M, cbntmkr, h 119 Cedar s
Petch, Jas E, cond St Ry, h 64 Cedar n
Petch, Saml, constable, h 69 Church
Peters, Harry, clk, 165 Benton
Peters, John, h 165 Benton
Petersen, Neils, butr turnr, h 11 Edward
Pfaff, Bertha, mlnr Mills & Co, 25 Foundry
Pfanner, Edwd, salsmn Smyth Bros, 153 Weber e

Head Office—WATERLOO
MERCANTILE FIRE INSURANCE Co
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING STREET WEST, WALPER BLOCK.

A. G. BENDER,
RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South.
Berlin, Ont.

Player-Pianos 66 and 88 Notes at WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident Insurance Company
of Canada
Surplus to Policyholders, $213,447,72

Pflug, Fred A, h 114 Water n
Pfohl, Henry, lab, h 124 Weber e
Phi'p, Geo O, prop Theatorium, h 9 Ahrens w
Philips, E J, supt Elec Lt and Gas Works, h 17 Otto
Phillips, V O (Twin City Oil Co), h 23 Schneider av
Piatkowski, Louis, tanr, h 74 Breithaupt
Pieper, Wm, h 355 King w
Pietz, Otto, pntr, h 25 Locust
Pinchnat, Jos, mech, h 7 May Pl
Pinke, Geo, mason, h 24 Pinke
Pinke, Henry, lab, h 219 Wellington
Pinke, Robt E, contr, h 178 Louisa
Pipe, A A, coal and wood, 36 Foundry, h 80 Queen s
Pippin, Agnes, h 60 Walter
Pippin, Jas, florist, 60 Walter
Plantz, Jacob, h 200 King w
Plantz, Martin, lab, h 6 Gaukel
Planz, Wm, wks Rubber facty, h 165 Joseph
Player, Walter, wks G T R, h 275 Victoria
Plate, Mrs Mary, h 83 Water n
Plazek, Anthony, lab, h 33 Oak
Pienderlieth, Miss, 105 Queen n
Pletsch, John, tanr, h 52 Pinke
Pletsch, L H, pntr, h 56 Weber e
Plomski, Wm, lab, h 54 Grove
Plomski, Wm, jr, button wkr, h 197 Waterloo
Plummer, P A, mason, h 108 Weber e
Poddam, August, mech, h 27 Wilhelm
Podam, Gustav A, coal dlr, h 104 Ahrens w
Podam, Herman, mason, h 209 Waterloo
Pollahousky, Ella, drsmkr Smyth Bros, 40 Hopp
Pollakousky, Chas, mach, h 40 Hopp
Pollakowski, Fred, prntr Rittenger & Motz, h 94 Wellington
Polalc, Stephn, lab, h 74 Victoria
Poll, Chas, lab, h 213 Strange
Pollock, Art B (Pollock Mfg Co), 68 Benton
Pollock Mfg Co, gramaphones, 380 Victoria
Polokowski, Wm, wks G T R, h 102 Louisa
Polson, John, lab h 114 Elgin
Polzin, August, lab, h 24 Cameron n
Polzin, August, jr, glzr, 24 Cameron n
Pommer, Annie drsmkr, 29 Andrew
Pommer, Danl, cabntmkr, h 29 Andrew
Pommer, Louis, wdwkr, h 221 Victoria
Popplow, Henry, finshr, h 24 Water s

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

Porteous, R S, supt Athens Furn Co, h 94 Margaret av
Post Office, Chas T Neihaus, post master, 47 King e
Potter, Fred, prntr Daily Telegraph, 32 David
Potter, G E, hdwre, 29 King e, h 22 Weber w
Potter, Mrs Jas, h 38 John
Potter, Mrs Seth, h 32 John
Prager, Gustav, ins agt, h 172 Lancaster w
Preikschat, Chris, h 45 Cedar s
Preikschat, Ella, milnr, 12 Foundry n, 45 Cedar s
Preikschat, Ertme, milnr, 12 Foundry n, h 45 Cedar
Pressing, Wm, tanr, 151 Wilmot
Preuss, Mrs Augst, 40 Cameron s
Priebe, Gustav, lab, h 15 Heins av
Pritchard, Miss Annie drsmkr, 68 King w, h 14 Mitchell av
Prittie, Arthur, mgr Knox & Co, h 94 St George
Prudential Life Ins Co, North America, Chas A Bilhaz, asst supt, 63 Frederick
Pruski, John, lab, h Brunswick
Pruski, Michl, lab, h Brunswick
Pschellusch, Chas, carp, h 223 Breithaupt
Pshellusch, Mrs Rosa, h 213 Breithaupt
Pstrong, Frank, lab, h 9 Caroline
Pstrong, John, mldr, 9 Caroline
Pugsley, Edmund, tchr, h 11 Ellen e
Pulkowski, Fred, mason, h 21 Caroline
Purcell, Thos, wks Piano Fctry, h 44 Breithaupt
Puttock, Alex, foremn Trunk Fctry, h 101 Courtland av e

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

Queen City Oil Co, J H Franks, mgr, Wilmot
Quering, John, h 16 Queen n
Quickfall, A C, ice dealer, 109 David, h 115 David
Quickfall, C I, h 76 Courtland e
Quigley, Jos, uphlstr, h 41 Weber w
Quirmbach, Mrs C P, h 14 Ellen w
Quirmbach, Elizbth, drsmkr, 14 Ellen w
Quirmbach, Emil, shmkr, 50 Frederick, b American House

LEADING FIRE INSURANCE COMPANY IN AMERICA.
J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent. Phone 249

If you want to buy or sell Real Estate, see **A. C. Bender.**
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THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
INCORPORATED 1890.
Surplus to Policyholders, $206,800

Rabethge, Frank, tanr, h 139 Tuerk
Raddatz, Alfd, pntr, 107 Wilmot
Raddatz, David, lab, h 107 Wilmot
Radtke, Wm, btchr, h 236 Mill
Rake, Adam, h 134 Edward
Ramthun, Mrs L, h 123 Church
Randall, Chas, lab, h 48 Albert s
Randall & Roos, whol grocers, 34 Queen s
Ransom, Thos, wks G T R, h 36 Caroline
Rathmann, A J, bkpr H Wolfhard & Co, h 90 Frederick
Rathmann, Herman, foremn Can Furn Co, h 91 Frederick
Rathman, Hugo, wks Piano fcty, h 41 Brubacher
Ratz, Geo E, carp, h 400 King w
Rau, Fred, cbnt mkr, h 13 Chapel
Rau, Harry, mech, 24 Courtland ave e
Rau, Harry, clothes prsr, 11 King w, h 22 Courtland av e
Rau, Wm S, wks Rubber fctry, h 11 Kaiser
Rausch, George, shmkr, h 58 Albert s
Rausch, Jacob, wks Gas Works, h 211 Ahrens w
Rea, Wm, lab, h 270 Tuerk
Read, Wm J, lab, h 49 Foundry n
Reade, W M, barrister, 18 Queen n, res Waterloo
Reck, Fred, h 46 Charon
Reeve, Walter, mach, h 150 Mill
Refeski, Michael, tanr, h 20 Mount Hope
Rehman, John C, tanr, h 198 Breithaupt
Rehman, Wm, h 110 Wilhelm
Reiber, Jacob, lab, h 42 Brubacher
Reid, Richd, tchr, h 59 Weber e
Reid, Simon, agt, h 23 Scott
Reidel, John, h 59 Ellen e
Reidel Martin, coal and wood, h 452 King w
Reiko, Herbt, cement worker, h 95 Weber e
Reimert, Wm, lab, h 39 Henry
Reiner, E R, (Schulte & Reiner), h 54 Frederick
Reinhardt, Geo H, tmstr, h 166 Ahrens w
Reinhardt, Henry, wks G T R, h 103 Wilmot
Reinhardt, John, lab, h 83 Victoria
Reinhardt, Leander, tmstr, h 39 Theresa
Reinhart, Wm B, drvr, h 71 Louisa
Reist, Christian, gard, h 183 Wellington
Reist, Florence, opr Bell Tel Co, 182 Queen n
Reist, Philip, wks Rubber fctry, h 35 Ellen e

The Mutual Life of Canada Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.
W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

Reist, E, steno, 182 Queen n
Reist, Mrs S, h 182 Queen n
Reitz, J, & Co, pntrs, 81 King e
Reitz, J C, shipr, 67 Wellington
Reitz, John, cbntmkr, h 67 Wellington
Reitz, John C, shipr C H Doerr & Co, 57 Wilhelm
Reitz, Julius, (J Reitz & Co), h 36 Cameron s
Reitzel, Ed C, ctr Whitewear Co, h 64 Alma
Bellinger, Geo, lab, h 51 Wellington
Rellinger, Henry, lab, h 220 Victoria
Rellinger, Mrs Jos, h 159 Frederick
Rellinger, Saml, lab, h 126 Ahrens w
Remington, Bruce, bkr, h 65 Chapel
Rendell, C C, tellr Bank of Commerce, Waterloo
Rennie, M E, bkpr Canada Furn Co, 57 Bingeman
Reischt, Wendel, lab, h 11 May Place
Reth, Mrs C, h 40 Cedar s
Rey, Mrs W, h 25 Courtland av e
Reynold, Arthur J, acct Bank of Comm, 41 David
Rhodes, A W, glove ctr, 11 Foreman Place
Rhodes, Wm, jr, slsmn J J McCallum, h 17 Foreman Place
Rhodese, Wm J, asst Fire Chf, h 11 Foreman Place
Rice, Joseph, lab, h 201 Queen s
Richardson, J J, bkpr, h 298 Frederick
Richber, Julius, clk American Hotel, h 176 Ahrens w

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union
Assurance Company
LIMITED
Total Funds Exceed $84,600,000

Richardson, C A, h 92 Church
Richert, John B, wdwkr, h 133 Church
Richert, M B, milkman, h 25 Cedar s
Richmond, G D, local manager Bell Tel Co, 28 Foundry n
Rickerman, Albt, foremn Sewers, h 171 David
Rickert, Irvin, foremn, h 79 Lancaster e
Rickert, J A, milkman, h 24 Albert s
Rickert, Mrs John, h Mill
Rieber, Saml, h 12 Ellen e

GORE DISTRICT MUTUAL
FIRE
Insurance Company
Established 1839.
Net Cash Surplus, $333,772.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

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11 Queen St. S.
Berlin, Ont.
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RENTS COLLECTED, Etc.

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7 KING STREET WEST WALPER BLOCK.

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THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
THE STANDARD LIFE ASSURANCE COY
ESTABLISHED 1825

Invested Funds, -	$61,000,000
Canadian Investments,	18,000,000
Annual Revenue, -	7,400,000
Profits Paid - -	35,000,000

Rieck, Ernst, carp, h 64 St George
Rieck, Fred, button wkr, h 134 David
Rieck, Wm, glove mkr, h 117 Walter
Rieck, Mrs Wm, h Lane, off Park
Rieder, Mrs David, h 33 Edward
Rieder, Peter, trav, h 38 Margaret
Rieder, T H, wks Rubber fctry, h 58 Roy
Riehl, Geo V, tanr, h 108 Peter
Riehl, Jacob, h 39 Peter
Riehm, Jacob, ctr Shoe fctry, h 71 Wellington
Riener, Gisela, slsldy, 80 Water n
Ringle, John, btchr, h 137 Louisa
Ringle, Philip, wks Shirt fctry, h 115 Water n
Ringler, Mrs Elizabeth, h 111 Water n
Ringler, Geo, h 209 King e
Rittershaus, Mrs Chas, h 63 Krug
Ritter, Walter, porter, Grand Central
Rittinger & Motz, publishers, Journal Glocke, Kolonist and Bauerfreund, 15 Queen s
Rittinger, Charlotte, steno, 193 Frederick
Rittinger, Mrs Fred, h 57 Queen n
Rittinger, Herman, prntr, 44 King w, h 21 Ahrens w
Rittinger, John A, (Rittinger & Motz), h 50 Ahrens w
Rittinger, Wm, ins agt, h 193 Frederick
Ritz, E O, (Ritz & Co), h 31 Francis n
Ritz, E O, & Co, druggists, 26 King e
Ritz, Mrs Mary, 31 Francis n
Ritz, Meta, slsldy Mills & Co, 31 Francis n
Ritz, R E, prntr, h 132 Water s
Roat, Edwd, trav, h 38 Alma
Robbie, John, wks A Lockhart, h 11 Stahls av
Roberts, Frank W, wks Sugar Fctry, h 18 Gordon av
Robertson, Saml, wks Sugar Fctry, h 55 Samuel
Robertson, Thos, eng, h 100 Shanly
Robinson, A E, ticket atg G T R, h 50 Elgin
Robinson, B K, trav, h 17 Weber w
Robinson, Geo, mech, h 84 Mill
Robinson, John, mech, h 11 Hilda Place
Robson, John, finshr, h 297 Wellington
Robson, Mrs Susn, h 50 Weber w
Robson, Thos, wks Trunk Fcty, 50 Weber w
Rockel, Lenhard, shmkr, h 179 Louisa
Roedding, Ezra, slsmn A Weseloh & Co, 169 Albert
Roehr, Robt, wdwkr, h 32 Grove

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - $2,973,750

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN. ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

Roeder, Henry T, mach, h 66 Joseph
Roedling, J H, foremn Rubber fctry, h 123 Young
Roehr, Gustav C, bdng, h 111 Weber w
Roehrig, Casper, wks Randall & Roos, h 19 Maynard av
Roesch, Thos, finshr, h 152 Ahrens w
Rogers, Fred, piano tunr, h 85 Frederick
Rogge, Herman, cbntmkr, h 166 Louisa
Rohledder, Fred, h 160 King w
Rohleder, John, cgrmkr, h 52 Francis n
Rohleder, Jos, mech, 52 Francis n
Rohleder, Wm, h 55 Courtland av e
Roland, Fred, wks Sugar Fctry, h 99 Lancaster e
Rolling, W A, brbr, h 138 Queen s
Rooke, A W, finshr, h 80 Water n
Rooke, J E, brtndr Germania Hotel, 68 Schneider av
Roos, A J, drugs, 2 King w, h 97 Queen n
Roos, Mich, trav Randall & Roos, h 14 Irvin
Roos, Wm, h 116 Queen n
Roschman, Richd, button mfr, h 385 King w
Roschman, Rudolph, button mfr, h 375 King w
Rose, Alex A, milnr, 24 King w, h 95 Ahrens w
Rose, C L, button wkr, h 176 Victoria
Rose, Edwd, wks Felt facty, h 72 Church

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND
INSURANCE COMPANY
ESTABLISHED 1873
OLD AND TIME-TRIED

Rose, Claraco, fruitr, 68 King e
Rosekat, Christn, tanr, h 100 Union
Rosekat, John, wks Rubber facty, h 143 Edward
Rosen, Isadore, mech, 151 Church
Rosenberg, Max, mer tlr, 89 King w
Ross Wm, pntr E Hamel & Co, 29 Queen n
Roth, L P, salsmn M C Cressman, 74 Cedar
Roth, Louis W, carvr, h 206 Louisa

Insurance Company of North America
Founded 1792.
Losses Paid, $144,730,841.
Surplus, $5,589,406.
Fire, Marine, Automobile, Tourist, Etc.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

GENERAL REAL ESTATE BUSINESS TRANSACTED | **A. C. BENDER,** 11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST. WALPER BLOCK.

PIANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserve, $6,000,000
Total Assets, $150,000,000
Transacts a General Banking Business. Interest Allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND LANCASHIRE
Guarantee and Accident
INSURANCE COMPANY

Royal Tailoring Co, Chas Kaplin, mgr, 75 King w
Rozens, Charles, prop Dominion Cigar Store, h 10 Hilda Place
Rozens, Wm, clk Chas Rozens, 10 Hilda Place
Ruby, Albt E, acct, h 70 Francis n
Ruby, Chas, sec Mutual Life, 70 Francis n
Ruby, Mrs Nelson, h 74 Francis n
Ruchty, Mrs M E, h 44 Caroline
Rudell, A E, dentist, 17 King e, h 21 Irvin
Rudell, Mrs Hannah, h 79 Scott
Rudy, Jonas, formn, 109 Charles
Ruf, Adolph, prop Station Htl, 122 Weber w
Ruf, Emil, wine clk Station Hotel, 122 Weber w
Ruhl, John, tlr, h 60 Weber w
Rumpel, Geo, pres Berlin Felt Boot Co, h 39 Cameron s
Rumpel, Oscar E, sec-treas Berlin Felt Boot Co, h 25 Cameron s
Rusk, R E, blksmth, h 212 King e
Russell, Chas, implmnt agt, 6 Albert s
Russell, W, lab, h 15 Henry
Russell, W E, clk Bank of Commerce, Baden
Ryder, Nicholas, farmer, h Lancaster w
St Jerome's College, Rev A L Zinger, C R, pres, Duke, cor College
Sachs, Henry, millwright, h 22 Margaret av
Saeger, Frank, salsmn Metcalfe & Co, 47 Krug
Sanderson, Rev M H, h 96 Church
Sanford, R H, bkpr, h 196 Victoria
Sangbusch, Fred, wks Krug's, h 30 Elgin
Sararus, A B, & Co, undertkrs, 38-40 Queen s
Sararus, Abrhm, eng, h 257 Victoria
Sararus, J B (A B Sararus & Co), h 76 Church
Sargeant, Wm, firemn Gas Wks, h 83 Wilhelm
Sass, Chas, wks Rubber facty, h 109 Shanly
Sass, W T, mgr Berlin Interior Hardwood Co, h 89 Walter
Sattler, Mrs Barbara, 34 Ellen w
Sattler, Flossie, opr Bell Tel Co, 34 Ellen w
Sattler, F L, steno, 34 Ellen w
Sattler, L, sadlr, 31 Queen s, h same
Sauder, E A, gents' furnishings, 16 King e, h 151 Frederick
Sauder, S, h 151 Frederick
Sauer, Philip, cabntmkr, h 216 Ahrens w
Saugel, Peter, contr, h 81 Joseph
Saunders, Mrs S N, 183 Ahrens w
Scanlon, Mamie, milnr Mills & Co, 14 Church

THE MUTUAL LIFE OF CANADA
The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

Scanlon, Jas, shmkr, h 14 Church
Scellen & Weir, barristers, 28 King w
Scellen, J A (Scellen & Wier), h 41 College
Schaab, Geo, lab, h 42 Theresa
Schacht, Chas, contr, h 26 Mount Hope
Schacht, Chas, mason h 142 Waterloo
Schacht, Fred, finshr, h 32 Pinke
Schack, Chas, gard, h 90 Shanly
Schack, Robt, lab, h 82 Mill
Schade, Gertrude, opr Bell Tel Co, 57 Peter
Schade, Wm, lab, h 57 Peter
Schaefer, A W, carp, h 202 Breithaupt
Schaefer, Adam, mach, h 440 King w
Schaefer, Mrs Carl, h 83 Walter
Schaefer, Conrad, tmstr, h 11 Heines av
Schaefer, David, pntr, h 203 Breithaupt
Schaefer, Edwd, carp, h 135 Courtland av e
Schaefer, Edwd J, mech Krug's, h 230 Ahrens w
Schaefer, Henry, mgr, h 118 Shanly
Schaefer, Henry H, mgr Monument Works, h 38 Francis n
Schaefer, John C, cigar box mfr, h 25 Caroline
Schaefer, L E, salsmn, h 96 St George
Schaefer, Mrs Louisa, h 43 Henry
Schaefer, Mabel H, milnr, 38 Francis n
Schaefer, Nelson, bkpr, h 274 Frederick
Schaefer, P B, mach, 10 King e

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Total Assets (including subscribed capital, $429,000

Schaefer, Philip, carp, h 191 Ahrens w
Schaefer, Philip B, mach, h 86 Louisa
Schaefer, Tilman, carp, h 14 Albert s
Schaefer, W C, cabnt mkr, h 52 Krug
Schaefer, Wm, h 230 Queen s
Schafe, Arthur, h 208 Victoria
Schaff, Geo, mech, h 57 Albert s
Schallhorn, Chas, lab, h 46 Blucher

PERTH MUTUAL
FIRE
INSURANCE COMPANY
ESTABLISHED 1863
Net Cash Surplus, $202,793.
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

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A. C. BENDER,
REAL ESTATE DEALER, CONVEYANCER, ETC.

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection

STEINWAY THE WORLD'S MOST RENOWNED PIANO. WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889,95

Schallhorn, Geo, firemn, h 37 Chapel
Schalhorn, Gottlieb, lab, h 43 Wilhelm
Schalhorn, Hermn, tmstr, G E Potter, h 22 Charon
Schaniski, Sol, h Maple av
Schantz, Frank E, h 20 Alma
Schantz, Sophie, salsldy, 43 Schneider av
Schardt, Fred, h 211 Strange
Scharlach, Albt, finshr, h 164 Victoria
Scharlach, Geo H, cabntmkr, h 94 Ahrens w
Scharlach, J G, h 39 Krug
Scharlach, Jacob B, firemn, h 111 Lancaster e
Scharlach, Mrs L, h 15 Mascott lane
Scharlach, Wm, mach, h 170 Louisa
Scharmann, Geo, tmstr, h 45 Weber e
Scharr, Edwd, mattrass mkr, 225 Lancaster e
Schatz, Frank, carp, h 42 Bingeman
Schatzke, Jos, lab, h 35 Strange
Schaus, Val, wks Rubber facty, h 239 Wellington
Schedler, Otto, h 127 Shanly
Scheel, Chas, wks Shirt facty, h 250 Mill
Schefer, Nicklaus, mach, h 99 Park
Scheidel, Alvin, mech, h 170 Ahrens w
Scheifele, Wm, drvr P K Weber 104 College n
Schell, Geo B, tanr, h 87 Lancaster w
Schell, Geo J (Beck & Schell), h 99 Water s
Schell, Mrs J, h 179 Wellington
Schell, John, cabntmkr, h 180 Breithaupt
Schell, Jos, formn, h 170 Queen s
Schell, Wm, tanr, h 110 Lancaster w
Schellhaus, Albt, wks Felt facty, h 12 Edward
Schelhaus, Lorenz, tmstr, h 52 Weber e
Schellhorn, Hermn, letr car, h 18 Charon
Schenk, Geo, gro, 155-157 Benton
Scherer, Alfd C, upholstr, h 94 Weber w
Scherer, Gertrude, salsldy Heller Bros, 51 Francis n
Schiebel, Mrs A, brdg, h 100 Weber w
Schiebel, J L, broom mfr, 6 Otto
Schiedel, A A, drugst, h 257 Frederick
Schiedel, Andw S, brm mfr, h 6 Otto
Schiedel, Martin, col Customs, h 14 Ahrens w
Schielter, Wm, mason, h 139 Waterloo

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

Schiedel, A M, h 14 Otto
Schilling, Chas R, h 10 Bierwagen w
Schilling, Chas, wd crvr, h 106 Shanly
Schilling, Fred, mason, h 21 Ellen w
Schilling, John R, h 111 Edward
Schilter, Harry, wtchmn, h 170 Waterloo
Schingeck, Adeline, slsldy, 120 Edward
Schippanowski, August, tmstr, h 28 Charon
Schippanowski, Aug, jr, cgrmkr, h 48 Willow
Schippanowski, Carl, lab, h 18 Edward
Schippanowski, Herman, wdwkr, h 71 Victoria
Schippling, Adolph, cabntmkr, h 65 Edward
Schippling, Chas, repair shop, 63 Edward, h 15 Oak
Schlacher, Michl, tanr, h 123 Water n
Schlee, Geo, mgr Berlin Button Wks, h 121 Queen n
Schlee, Geo E, mgr Button Wks, h 121 Queen n
Schlee, Geo W, acct Berlin Button Wks, 121 Queen n
Schlegel, A H, clk Bank of Hamilton, 189 Victoria
Schlegel, August, h 271 Wellington
Schlegel, John, formn Kaufman's, h 189 Victoria
Schlender, Chas, mech, h 63 Wilhelm
Schlender, Henry, cbntmkr, h 106 Water n
Schley, Mrs A, h 130 Albert s

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity and Guaranty Co.
(We Will Bond You)
Established 1896
Cash Capital, $1,700,000

Schlichter, Mrs J, h 151 Lancaster e
Schlieman, Louis, h 122 Louisa
Schlieman, Mrs Mary, h 118 Wilmot
Schlimkowski, August, lab, h 54 Bramm
Schlosser, Julius, drvr, h 14 Edward
Schmalz, W H, mangr Economical Fire Ins Co, h 93 Queen s
Schmidt, Aaron, warehsmn, h 35 Krug

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block
CIGARS, TOBACCO, Etc.
Pool and Billiard Parlor in connection.

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH, Berlin, Ont.

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire
INSURANCE COMPANY
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Schmidt, August F, cabntmkr, h 14 David
Schmidt, Mrs C, h 60 Elgin
Schmidt, Carl F, elect, h 11 Massel Place
Schmidt, Chas, mason, h 83 Park
Schmidt, Chas M, contr, h 16 Spetz
Schmidt, Mrs Ernstina, h 46 Scott
Schmidt, Fred, carvr, h 67 Foundry s
Schmidt, Fred C, lab, h 175 Queen s
Schmidt, Fred M, bartndr Clarendon Hotel, 17 Elgin
Schmidt, G C, bkbndr, 36 King w, h 44 Scott
Schmidt, Geo M, mgr, h 54 Cedar n
Schmidt, Heneretta, opr Bell Tel Co, 35 Krug
Schmidt, Henry, shmkr, h 52 Water n
Schmidt, J G, shmkr, h 12 Charon
Schmidt, J H, Phm B, druggist, 33 King e, h 39 Schneider av
Schmidt, Jacob D, lab, h 176 Waterloo
Schmidt, Joachim, wks Felt fcty, h 20 Braun
Schmidt, John, wtchmkr, h 139 King w
Schmidt, John B, blksmth, h 74 Shanly
Schmidt, John M, wtchmn, h 102 Courtland av e
Schmidt, Otto, tchr, h 24 Richmond av
Schmidt, Rebecca, h 33 Weber w
Schmidt, Theo, mech, 97 Cedar s
Schmidt, Theo, motomn, h 153 Weber e
Schmidt, V K, h 64 Wilhelm
Schmidt, W J, dentist, 43 King e, h 56 Ellen w
Schmidt, Mrs W L, h 31 Weber w
Schmidt, Wm, cabntmkr, h 20 David
Schmidt, Wm G, tmstr, h 67 Cedar n
Schmiedel, Aug, h 146 Weber w
Schmitt, Ezra, clk S O Schmitt, 51 Wilhelm
Schmitt, Rev J A, h 51 Wilhelm
Schmitt, S O, merchant tailor, 61 King w, h 51 Wilhelm
Schmitt, Valentine K, wks Rubr facty, h 64 Wilhelm
Schmuck, F X, pump mkr, h 104 Church
Schnarr, Anton, tmstr, h 139 Church
Schnarr, Chas, mach, h 212 Wellington
Schnarr, Mrs D, h 27 Mansion
Schnarr, Edwd, carp, h 41 Elgin
Schnarr, Geo, formn Button fcty, h 448 King w
Schnarr, Hermn, cntr, h 52 Duke
Schnarr, J H, gro, 350 King w, h 352 King w

THE MUTUAL LIFE OF CANADA

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

Schnarr, Louis, pntr, 113 Walter
Schnarr, R W, M D, h 351 King w
Schneider, A B, & Co, butchers, phone 106, 64 Frederick
Schneider, Albert B (A B Schneider & Co), h 60 Frederick
Schneider, Anthony, lab, h 80 Victoria
Schneider, Anthony, cartkr Cemetery, h 10 Braun
Schneider, Anthony, wtchmn, h 102 Wilmot
Schneider, C M, salsmn, h 149 Benton
Schneider, David B, h 27 Schneider av
Schneider, Geo, lab, 70 Waterloo
Schneider, Geo, tanr, h 14 Braun
Schneider, Henry, farmr, h 45 Petersburg rd
Schneider, J M, btchr, 59 Courtland av e, h 129 Benton
Schneider, Oscar, wks Clock Works, h 18 Samuel
Schneider, Paul, lndrymn, h 76 Victoria
Schneider, S B, h 178 Queen s
Schnetz, Henry, mech, 50 Albert s
Schnetz, John, h 36 Albert s
Schneuker, Danl, mach, h 190 King e
Schoeneich, Hugo, h 27 Hebel av
Schrank, Chas, h 118 Louisa
Schriber, Mrs Annie, h 100 Water n
Schreiber, Geo, wks G T R, h 35 Waterloo
Schreiber, Gustav, wks lndry, h 21 Glasgow
Schreiber, John, mason, h 51 David
Schreiber, Norman, upholstr, b Grand Central

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

Schreiter, A A, acct Bank of Nova Scotia, 89 Queen n
Schreiter, A G, furniture, 63 King w, h 89 Queen n
Schraeder, Mrs Charlotte, h 44 Weber e
Schroeder, H, shoes, h 116 Weber w
Schroeder, Henry, shmkr, h 307 Wellington
Schroeder, Simon, carver, h 72 Wellington
Schroeder, Wm, carp, h 11 Brubacher

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,769.
C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 249. Residence 209.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets, - $9,900,000
Total Losses Paid, 65,696,377

Schroeder, Mrs J, h 66 Edward
Schulke, Henry, mech, h 103 Brubacher
Schug, Chas, finshr, h 215 Ahrens w
Schulte & Reiner, real estate & insurance, 52 Frederick
Schulte, Benj C (Schulte & Reiner), h 11 Samuel
Schultz, Albert, wks Rubber fcty, h 139 Edward
Schultz, C S, shmkr, 477 King w
Schultz, Chas A, cabntmkr, h 108 Edward
Schultz, Emil, tanr, h 38 Braun
Schultz, Emil C, bkpr H J Hall & Son, h 26 Brubacher
Schultz, Fred, lab, h 133 Shanly
Schultz, Fred W, cgrmkr, h 114 Edward
Schultz, Gott, contr, h 4 Wilhelm
Schultz, Miss K, wks News-Record, 50 Albert s
Schultz, Mayme, drsmkr Smyth Bros, 35 Weber e
Schulum, John, lab, h 392 Breithaupt
Schwalm, August, h 36 Shanly
Schwartz, Albt, pntr, h 29 Pandora av
Schwartz, Bernhard, wks Felt facty, h 166 Edward
Schwartz, Edwd, cabntmkr, h 94 Louisa
Schwartz, Mrs Eliza, h 66 Roy
Schwartz, Frank, furn packr, 66 Roy
Schwartz, Hermn, mech, h 54 Albert s
Schwartz, J S, h 124 Young
Schwartz, John, turnr, h 25 Francis s
Schwartz, Mrs Jos, h 94 Water s
Schwartz, Louis F, bkpr Daily Telegraph, 94 Water s
Schweitzer, Aaron H, salsmn h 1 Hilda Place
Schweitzer, Conrad, wdwkr, h 31 Mary
Schweitzer, John G, finshr, h 39 Mary
Schwell, Mrs A E, h 122 Weber e
Schwoob, Albert, cbntmkr, h 118 Breithaupt
Schwoob, Albt, mech, 15 Ellen e
Schwoob, Mrs W, h 15 Ellen e
Scott, Arch, clk, 17 Mary
Scott, Geo, button mkr, 17 Mary
Scott, Jos, lab, h 68 Charles
Scouller, Chas F, wks Rubber facty, h 69 Edward
Scully & Scully, accountants, 9 Foundry s
Scully, E H, h 25 Courtland av w
Scully, J M (Scully & Scully), h 120 Water s
Scully, Jeremiah (Scully & Scully), h 62 Roy
Scully, Josiah, salsmn, h 109 Frederick
Seager, Frank, clk, h 47 Krug

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at WANLESS'

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

Seaman, Anthony, lab, 48 Walnut
Seaton, A, milnr Mills & Co, 17 Ahrens w
Seber, Wm, box mkr, h 12 Krug
Seebach, Louis, wks W, G & R, h 76 Elgin
Seelos, Edwd, shmkr, b Grand Central
Sehl, George (H Wolfhard & Co), h 11 Ahrens w
Seibel, Jacob, tmstr, h 29 King w
Seibert, A H, ins, 38 King e, h 29 Krug
Seibert, Edwd, brbr, 146 Church
Seibert, Frank, repairer, 64 King e, h 190 Frederick
Seibert, Jacob, cabntmkr, 31 Albert s
Seibert, Joseph M (Stieler & Seibert), h 67 St George
Seibert, Levi, undertkr, h 86 St George
Seibert, Oliver, repairs, Old Market Bldg, h 31 Theresa
Seigel, Jacob, wks Rubber Wks, h 99 Weber e
Seigman, Louis, shmkr, h 12 Arthur Place
Seigmiller, Danl, mech, h 5 Hilda Place
Seigner, Deborah, milnr Mills & Co, 25 Foundry s
Seiler, Geo, photos, h 33 Queen s
Seip, E J, wks Shirt facty, h 29 Joseph
Seip, Jacob H, h 97 Park
Selke, Anthony, wks Rubber facty, h 177 Strange
Sengbusch, Wm, crvr, h 200-202 Mill
Seyler, Chas J, boots and shoes, 96 King e, h 29 Elgin

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION INSURANCE COMPANY OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,552,000

Seyler, Michl, finshr, h 50 Waterloo
Shaeefr, Ephrm, wks Sugar fcty, h 47 Irvin
Shaefer, H, h 38 Francis n
Shaefer, Henry, h 118 Shanly
Shafer, Leonard E, salsmn Smyth Bros, h 96 St George
Shalitzky, Anthony, mech, h 19 Chestnut
Shannon, John, wine clk Walper Hotel
Shantz, A E, h 176 David

C. A. BOEHM
District Agent
THE
Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.
PHONES — Office 249; Residence 209

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Pool and Billiard Room in connection.

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE
A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
ESTABLISHED 1808

Total Funds,	-	$15,000,000
Capital Paid Up	-	1,320,000
Uncalled Capital	-	9,680,000

Shantz, Aaron E, (Moyer & Shantz), h 18 Brubacher
Shantz, Abe, wks foundry, h Cedar Grove av
Shantz, Abram M, tinsmth G E Potter, h 15 Bingeman
Shantz, Alvin, drvr, h 6 Brubacher
Shantz, Alvin, h 21 Elgin
Shantz, Alson, salsmn A Weseloh & Co, 194 Frederick
Shantz, Amos, h 198 Queen s
Shantz, Mrs Amos, h 29 Chapel
Shantz, Arthur S, clk Canadian Exp Co, 176 David
Shantz, Dilman B, pres, h 55 Margaret av
Shantz, E B, carp, h 46 Chapel
Shantz, Edmund, patrnmkr, h 194 Frederick
Shantz, Eli R, prntr, h 3 Clarence
Shantz, F E, (F E Shantz & Co), h 20 Alma
Shantz, F E, & Co, real estate, insurance and conveyancers, 38 Frederick
Shantz, Henry, h 371 King e
Shantz, Mrs I E, h 19 College
Shantz, Miss Ida, h 105 Queen n
Shantz, Isaac B, h 17 Chapel
Shantz, Jacob B, h 136 Queen n
Shantz, Jos F, trav, h 75 Lancaster e
Shantz, Josiah, h 31 Brubacher
Shantz, Leslie, salsmn E A Sauder, 198 Queen s
Shantz, Levi, mech, h 58 Brubacher
Shantz, Miss Mary, salsldy M C Cressman, 46 Chapel
Shantz, Nelson, carp, 61 Cedar n
Shantz, P E, repr, 81 King e
Shantz, Tobias, nursery agt, h 43 Schneider av
Shantz, V L, wks News-Record, 15 Pequegnat av
Shantz, W E, farmer, h 481 King e
Shantz, Wm, drvr Smyth Bros, h 155 Albert s
Shaw, Chas, mech, 66 Brubacher
Shaw, Jas, agt, h 20 Filbert
Shaw, Wm J, salsmn, h 100 Lancaster e
Shedler, Mrs E, h 90 Louisa
Shelley, Elsie, opr Bell Tel Co, 37 Cameron n
Shelley, Florence, milnr, 37 Cameron n
Shelley, J C, cabntmkr, h 37 Cameron n
Shelley, Meta, salsldy Lang Bros, 37 Cameron n
Shelley, Sylvia, opr Bell Tel Co, 37 Cameron n
Sheppard, Fred W, public school insp, h 60 St Leger
Sheppard, Laura, h 52 St Leger
Sherk, Saml B, milk dlr, h 54 Brubacher
Shimkoski, Gottfried, h 43 Margaret av

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

WANLESS'
OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial. Manufacturing and Non-hazardous Risks accepted at the lowest rates.

Shiry, John, mech, h 21 Charon
Shiry, John, plmbr G E Potter, 48 Irvin
Shoemaker, Alex, h 18 Otto
Shoemaker, Benj, h King e
Shoemaker, Mrs Cath, h 220 King e
Shoemaker, Mrs Eliz, h 15 Roy
Shoemaker, Geo F lab, h 25 Clarence
Shoemaker, Jacob, fruit dlr, h 129 David
Shoemaker, Jacob, tinsmth, h 70 Weber w
Shoemaker, John, tinsmth Wolfhard & Co, 70 Weber w
Shoemaker, John, shmkr, 81 King e, h 318 Mill
Shoemaker, Meno, mech, 95 Scott
Shuert, Randall, mach, h 57 Brubacher
Shuh, Mrs Martha, h 140 Water s
Shupe, Peter wks Rubber facty, h 38 Irvin
Sider, F S, cabntmkr, h 7 Pequegnat av
Sider, Robt, opr Daily Telegraph, h 18 Kaiser
Sieling, Lawrence, wks Rubber facty, h 88 Lancaster w
Siepielusz, Gustav, lab, h 412 Breithaupt
Sievenpeifer, Abe, h 54 Waterloo
Sievenpiper, Rev Ephrm, pastor M B C Church, h 48 Eby
Sievenpiper, F H, clk Bank of Nova Scotia, 48 Eby
Sievenpiper, Frank, wks Furn facty, h 53 Cedar s
Sill, Fred, clk, h 100 Blucher
Sill, Herman, wks Felt Facty, h 90 Blucher

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
INCORPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Sillifant, Bert, wks Krug's, b 68 Weber e
Silver, Harry, house furng gds, h 137 King w
Simon, Jacob, lab, 15 John
Simon, Lorenz, tanr, 8 Campbell Place
Simpson Furniture Warerooms and Undertaking, 71 King w
Simpson, Thos, trav, h 84 Frederick
Simpson, Wm M, h 77 Foundry n
Sims, Harvey J (Millar & Sims), h 26 Ahrens w

Head Office—WATERLOO
MERCANTILE FIRE INSURANCE Co.
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

LEMBKE & KRELLER
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Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South. Berlin, Ont.

Player-Pianos 66 and 88 Notes at WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident Insurance Company
of Canada
Surplus to Policyholders, $213,447,72

Sinclair, Wm G, elect, h 51 Krug
Sing, Sam, lndry, 87 King e
Singer, Chas, lab, h 85 Park
Singer Sewing Machine Co, J E More, mgr, 21 King w
Sippel & Hagen, boots and shoes, 11 King e
Sippel, Adam, (Sippel & Hagen), h 34 Alma
Sippel, Henry, wvr, 91-3 King e
Sippel, Leona, salsldy, 91 King e
Sitler, Henry, clk Metcalf & Co, h 77 Bingeman
Sixtus, August, wtchmn, h 200 Waterloo
Sleemen's Agency, Fred Hertel, agent, 91 King w
Slumkowski, August, firemn, h 183 Victoria
Slumkowski, Frank, drvr, h 37 Weber w
Slumskofki, Emil, carp, h 32 Gordon av
Smiley, P Y, supt Rubber facty, h 25 Francis s
Smith, Mrs A, h 71 King e
Smith, Arthur, mech, h 65 Wilhelm
Smith, Alfd J, florist, 193 Louisa
Smith, August S, mach, h 15 Braun
Smith, C K, clk Bank of Hamilton, 42 Ellen w
Smith ,Chas, cabntmkr, h 208 Wellington
Smith, J C, carp, h 68 King w
Smith, J S (Stuebing & Smith), h 26 Ahrens w
Smith, John D, mach, 15 Theresa
Smith, Jos, mason, h 48 Lancaster w
Smith, Wm J, wks W, G & R, h 39 John
Smolinski, Gottlieb, lab, h 131 Albert s
Smyth Bros, importers of staple and fancy dry goods, mantles, sewing machines, carpets, curtains, baby carriages, wall paper, etc, 27 King e
Smyth, Edward (Smyth Bros), h 77 Duke
Smyth, Robert (Smyth Bros), h 103 Queen s
Smyth, W A J, salsmn Smyth Bros, 103 Queen s
Snell, Henry, lab, h Arnold
Snider, Alfd salsmn Metcalfe & Co, h 45 St George
Snider, Granson, wks Can Furn Co, h 33 Krug
Snider, Isaiah, tmstr, h 50 Albert n
Snider, Ivan, btchr H Dumart, 50 Albert n
Snider, Nelson, pntr, 14 Albert n
Snider, Pearlous, btchr, M Dumart, 50 Albert n
Snyder, Albt, tanr, h 93 Charles
Snyder, Albt M (Snyder Bros), 30 Bingeman

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.
W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

Snyder Bros, grocers, 62 Queen s
Snyder, Ben E, contr, h 21 College
Snyder, Benj M, h 26 Otto
Snyder, E K, boots and shoes, 44 King e, h 160 Frederick
Snyder, F W, acct Water Works, 160 Frederick
Snyder, Fred W, acct Economical Mutual Fire Ins, 35 King w
Snyder, Fred, tins, 33-35 King w, h 35 King w
Snyder, I J, clk Merchants' Bank, 45 St George
Snyder, Isaac, farmer, h King e
Snyder, Mrs J B, h 34 Chapel
Snyder, John, lab, h 228 King e
Snyder, Jos M, bkpr Breithaupt Leather Co, 62 Queen s
Snyder, Joseph M (Snyder Bros), 25 Schneider av
Snyder, Lincoln, salsmn G E Potter, 18 Pandora
Snyder, Lucinda, h 40½ King e
Snyder, Misses, drsmkrs, 9 King e
Sobisch, Albt, h 116 Edward
Sobozak, Rev Paul, asst St Mary's Church, 64 Young
Solomon, Fred (Miller & Solomon), 22 Bramm
Solomon, Gustav, lab, 22 Bramm
Sommers, Chas, wks G T R, h 160 Weber w
Soper, Albt A, h 22 Andrew
Sour, Wm, h 42 Gordon av
Southwick, Mrs Geo, 42 Alma
Southwick, Vernon E, h 42 Alma
Sousmen, Jacob, h 51 Park
Spalding, A J, h 144 King e
Spence, Frank H, excise officer, h 165 Victoria
Spetz, Jos, mech, h 111 Frederick

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Royal Insurance Company, Limited
ESTABLISHED 1845
Assets, $71,000,000

Spiegelberger, Arthur, tanr, h 56 Union
Speigelbach, I, mech, h 18 Pinke
Stabler, J, h 113 King w
Stackley, Leo, h 89 Courtland e
Stadelbauer, David, gasoline lmps, 48 Queen s, b 119 Queen s
Stadnick, Peter, mech, h 180 Ahrens w
Staebler, H L (H L Staebler & Co), h 24 Ellen e
Staebler, H L, & Co, insurance brokers, 11 Queen s
Stagg, Geo, mech, h 129 Cedar s

LEADING FIRE INSURANCE COMPANY IN AMERICA.
J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent. Phone 249

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HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
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LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
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THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
INCORPORATED 1890.
Surplus to Policyholders, $206,800

Staebler, John G, slsmn, b Grand Central
Stahle & Burkholder, barbers, 11 King w
Stahle Bros, butchers, 308 King w
Stahle, Albert (Stahle Bros), h 306 King w
Stahl, Mrs Augusta, h 2 Stahls av
Stahle, Danl, brbr J J McCallum, 36 Abert s
Stahl, Edgar A, gro, 52 Waterloo
Stahl, Edwd, brklyr, h 31 Willow
Stahle, Fred (Stahle Bros), h 306 King w
Stahle, Geo H (Stahle & Burkholder), h 78 St George
Staley, Danl, brbr, 36 Albert s
Stanhope, Robt, pressmn, 54 Albert n
Stapel, Christn, cbntmkr, 84 Krug
Stapleton, A W, piano tunr, h 9 Hilda Place
Stapleton, Percy, wks Piano fcty, h 18 Bierwagen av
Star Shoe Co, P Niergarth, mgr, 93 King w
Star Theatre, Geo O Phillips, prop, 18 Queen s
Star Whitewear Mfg Co, A L Breithaupt, mgr, 23 Young
Starnaman & Son, picture framers, rubber stamps and photo supplies 31 King e
Starnaman, George (Starnaman & Son), h 28 Willow
Starnaman, J P (Starnaman & Son), h 16 Willow
Starnaman, W A (Starnaman & Son), h 47 Wellington
Starr, Amos, wks Breithaupt's, h 198 Louisa
Starr, Wm, wks Lang Bros, Frederick
Station Hotel, Adolph Ruf, prop, 122 Weber w
Stauffer, Alden, finshr, h 300 Wellington
Staufer, David, butn wkr, h 245 Mill
Stauffer, Mrs H, h 292 Wellington
Stauffer, Noah, h 210 Lancaster e
Stecho, Mrs Ernst, h 114 Albert s
Stecho, John, carvr, h 145 Church
Steck, Henry, lab, 7 Stahls av
Steckenreiter, John, lab, h 153 King e
Stedman, Albt, wks Shoe facty, h 243 Louisa
Steen, Geo, drvr, h 90 Ahrens w
Steffler, Enoch G, lab, h 79 Victoria
Steifke, John, glove mkr, h 51 Francis n
Stein, Christian, wines & liquors, 51 Queen s, h 15 Alma
Stein, Henry, masn, h 183 Louisa
Steinbach, G D, salsmn Lang Bros, lvs Waterloo
Steinberg & Co, junk, 209 Louisa
Steinberg, John T, mason, h 88 Mill

The Mutual Life of Canada Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.
W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

Steinberg, Mrs A, h 90 Mill
Steinberg, Max (Steinberg & Co), h 79 Louisa
Steiner, J S, salsmn M C Cressman, 136 Shanly
Steiner, Jeremiah, mech, h 136 Shanly
Steinke, August, supt Berlin Felt Boot Co, h 175 Waterloo
Steinke, Fred, mach, h 126 Agnes
Steinke, Paul, cgrmkr, h 122 St Leger
Steinmann, Jos, trav, h 183 Benton
Steinmetz & Son, repairs, 21 Queen s
Steinmetz, Chas (Steinmetz & Co), h 94 Alma
Steinmetz, Geo (Steinmetz & Son), h 55 David
Steinmetz, Harry, wks W, G & R, h 109 Water s
Steiss, Chas, shmkr, h 214 Waterloo
Steiss, John, bkpr Brewery, h 113 Louisa
Stengel, A H, cabntmkr, 144 Mill
Stengel, Minerva, h 20 Hebel av
Stephen, Mrs A L, h 58 Water n
Stephens, Fred, farmr, h 166 Hoffman
Steppler, Henry, prop Germania Hotel, 156 King e
Steppler, Herman, gard, h 4 Wellington
Steppler, Louis, prop Imperial Tea Co, h 61 Albert s
Steppler, Wm, wks Rubber fcty, h 47 Braun
Stevenson, Saml, mach, h 29 Queen n
Stewart, G W, trav, h 134 Queen s

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company
LIMITED
Total Funds Exceed $84,600,000

Stiefelmeyer, Albt, mgr B G E & T Co, b Grand Central Hotel
Stiefelmeyer, Bert, wne clk Grand Central
Stiefelmeyer, F C, pckr Hibner's, h 153 Waterloo
Stieler, Adam (Stieler & Seibert), h 184 King e
Stieler & Seibert, merchant tailors, 84 King w
Stiener, S J, lab, h 41 Cherry
Stimeroff, Davis, lab, h 38 Charles
Stinson, Isaac, drvr Metcalfe & Co, h 25 Krug

GORE DISTRICT MUTUAL
FIRE
Insurance Company
Established 1839.
Net Cash Surplus, $333,772.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

A. C. BENDER
REAL ESTATE
11 Queen St. S.
Berlin, Ont.
ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

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Pool and Billiard Parlor in Connection.
7 KING STREET WEST WALPER BLOCK.

EDISON, VICTOR and POLLOCK PHONOGRAPHS and RECORDS. ❋ WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
THE STANDARD LIFE ASSURANCE CO'Y
ESTABLISHED 1825

Invested Funds, -	$61,000,000
Canadian Investments,	18,000,000
Annual Revenue, -	7,400,000
Profits Paid - -	35,000,000

Stinson, Walter C, h 15 Pequegnat av
Stockfish, Chas, btchr, h 143 Ahrens w
Stokes, Henry, supt Sugar Wks, h 185 Frederick
Stoll, Albt, plmr, h 50 Cameron n
Stoll, Edwd, carp, h 145 Wellington
Stoeser, Adolph, wks Rubr fcty, h 26 Louisa
Stoeser, Raymond, carp, h 91 Shanly
Stoner, Wilson, opr Daily Telegraph, h 36 Chapel
Stouffer, Alice, 194 Queen s
Stouffer, J R, button mfr, h 194 Queen s
Stouffer, Lavina, 194 Queen s
Stouffer, Laura, tchr, 194 Queen s
Stouffer, Mabel, 194 Queen s
Straub, Mabel, salsldy Ernst & Co, 14 John
Straub, Martin, tmstr, h 14 John
Straus, Wm, mech, h 71 Breithaupt
Stricker, John, mach, h 175 Wellington
Stricker, Lela, slsldy Lang Bros, 105 Water
Stricker, Robt, h 116 King w
Strickland, J R, agt G T R, h 305 King w
Stroh, Nelson, blksmth, h 142 Church
Stroh, Mrs L, h 100 Scott
Strohm, Abrhm R, carp, h 101 Weber e
Strome, Abram, clk Walper Hse, h 97 Courtland av e
Strome, Arthur, pntr E Hamel & Co, h 64 Schneider av
Strome, Menno, pntr, 39 Roland
Strong, W E, bagemstr G T R, h 279 Louisa
Struck, Wm, mech, h 13 Foreman Place
Strub, Mrs Cath, h 52 Ellen w
Strub, Peter, wdwkr, 95 King e, h 15 Cedar n
Strub, Mrs Simon, h 278 Tuerk
Strub, Urban, wks News-Record, 52 Ellen w
Stuckhardt, Henry, mach, h 165 David
Stuckhardt, Mrs J, h 424 Mill
Stuckhardt, Wm, finshr, h 57 Albert n
Stueber, Mrs John, h 53 Breithaupt
Stuebing & Son, grocers, 23 Queen s
Stuebing, Arthur (Stuebing & Son), 115 Queen s
Stuebing, Edwd, h 91 Weber e
Stuebing, Henry (Stuebing & Son), h 115 Queen s
Stuebing, Mrs L, 27 Benton
Stuebing & Smith, fancy goods, 8 Frederick

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - $2,973,750

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN, ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

Stumpf, B F, trav, h 226 Frederick
Stumpf, John F, bowling alley, h 66 College
Sturm, Henry, brbr, J J McCallum, h 15 Foreman Place
Sturm, Hermn, clk J J McCallum, 47 Ellen w
Suddaby, Mrs Jeremiah, h 84 Weber w
Sullivan, Thos, tlr, b Grand Central
Swartz, Edwd, h 94 Louisa
Swartz, Rev S H, pastor U B Ch, h 67 Alma
Swears, Louis F, organizer, h 79 St George
Swirton, Jas, salsmn Mills & Co, b Grand Central
Sylvester, Jacob, lab, h 16 Wipper Place
Szeski, Adolf, tlr, b 29 Queen s
Szeski, Wm, tinsmth Wolfhard & Co, 29 Queen n
Szumielski, W, finshr, h 32 Bismark
Tait, J H, mgr Berlin Plate Glass Co, h 68 Joseph
Taradi, Morris, pedlr, h 105 Albert s
Targosh, Jos, mech, h 116 Breithaupt
Targosh, Lorenz, finshr, h 92 Breithaupt
Tate, Chas, finshr, 11 Bierwagen
Tate, H M, salsmn Metcalfe & Co, h 71 St George
Taylor, Elizbth, h 174 King e
Taylor, Harry, cutr, b 152 King e
Telegraph (The) Printing Co, D A Bean, mangr, 80-82 King w
Thal, John, wd turnr, 41 Braun

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND
INSURANCE COMPANY
ESTABLISHED 1873
OLD AND TIME-TRIED

Thaler, David, tmstr, h 370 Frederick
Thaler, Jos, tmstr, h 20 Krug
Theatorium (The), G O Phillips, prop, 34 King w
Thiel, Conrad, h 126 David
Thiele, W H, mach, h 278 Breithaupt
Thiele, Wm, firmn, h 115 Charles
Thoman, Mannassa, drvr, h 226 King e
Thoman, Meno, blksm, 110 King e, h 30 Brubacher
Thomas, C A, agent, 107 Benton

Insurance Company of North America
Founded 1792.
Losses Paid, $144,730,841.
Surplus, $5,589,406.
Fire, Marine, Automobile, Tourist, Etc.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE BUSINESS TRANSACTED | **A. C. BENDER,** 11 QUEEN ST. SOUTH, BERLIN, ONT.

PIANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE Paid-up Capital, $10,000,000 Reserve, $6,000,000 Total Assets, $150,000,000
Transacts a General Banking Business. Interest Allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

Thomas, J H, h 107 Benton
Thomas, W, wks News-Record, 51 Water n
Thompson, Danl, lab, 17 Spring
Thompson, John, tanr, 35 Spring
Thompson, R W, lab, h 18 Spring
Thompson, Saml, mach, h 23 St George
Thoms, Miss Doretha, 93 Cedar s
Thoms, Wm, shmkr, 129 King e
Thomson, H, formn, b Grand Central
Thornton, Chas, finshr, h 192 Ahrens w
Thornton & Douglas, Ltd, men's outfitters, H A Wettlaufer, mgr, 5 King e
Thorpe, Mrs Mary, h 29 Queen n
Thurston, Ernst, mech, 26 Arthur Place
Tierney, —, h 103 Benton
Timm, Alton, plmbr Wolfhard & Co
Timm, Christn, pntr, h 124 Lancaster w
Timm, Fred, mach, h 181 Tuerk
Timm, Mrs Lewis, h 153 Queen n
Tobias, Augst, mach, h 109 College
Tobias, Lily, clk, 109 College
Tolton, Harry, shirt mfr, 87 King w, h 20 Mansion
Totzke, Alfd, cabntmkr, h 124 Water s
Totzke, Alma, wks W, G & R, 83 Church
Totzke, Aug, mach, 107 Water n
Totzke, Carl, cbntmkr, 83 Church
Towe, John H, clk Bank of Toronto, Waterloo
Tracy, Louisa, salsldy China Hall, 79 King w
Tremain, Frank, marble cutr, h 28 Gordon av
Trenkman, Reinhardt, tinsmth, h 151 Albert s
Treusch, Adam, mach, h 62 Albert s
Treusch, Edwd, mech, h 116 College
Treusch, Hulda, salsldy Mills & Co, 29 Foundry
Treusch, John, wks Krug's, h 29 Foundry
Treusch, Jno, finshr, h 150 Wellington
Trojen, Carl, tlr, h 14 Bismark
Trump, August, mldr, h 5 Oak
Trupp, Geo, mason, h 32 Willow
Trushinski, Andw, tinsmth, h 157 Tuerk
Trussler, C, gro, h 43 Joseph
Trussler, Mrs Thos, h 51 Scott
Tschirhart, Leo, miller, h 66 Mill
Tuchlinsky, Adolph, cabnetmkr, h 67 John
Tuchlinsky, Gustav, chairmkr, h 114 Church
Tuerk, Adolph, mfr, h 42 Mill
Tuerk, Mrs Mary, h 102 Queen s

THE MUTUAL LIFE OF CANADA The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

Turel, Menno, mach, h 40 Caroline
Turner, Mrs E, r81 King e
Twaits, Geo, bartndr Bowman Hs
Twin City Oil Co, V O Phillips, mgr, Queen s
Tyler, Chas, cartkr, h 99 Charles
Tylinski, F A, mer tlr, 61 Queen s, h 90 Courtland av e
Tyson, Chas, carvr, 26 Foundry n
Uebele, Wm, mason, h 53 Zoeller
Ueberschlag, John, tanr, h 90 Water s
Uhrig, Wm, Light Comn, 60 Mill
Ullrich, Jacob D, mach, h 172 Ahrens w
Ulrop, P N, h 122 Lancaster e
Underwood, Ira, h 102 King e
Underwood, J T, caretkr, h 65 Glasgow
Unger, Emanuel, agt, 135 Ahrens w
Union Life Ins Co, Wm Voland, local mgr, 51 King w
Upperman, Wm, shmkr, h 90 Church
Urstadt, Fred, wks Shirt facty, h 2 Hilda Place
Uttley, Abraham S (Berlin Dye Wks), 48 Mansion
Uttley, Jas T, clk Canadian Exp Co, 55 King w
Uttley, Peter, eng, h 181 Joseph
Uttley, Wm V, mgr News-Record, h 20 Ellen e
Vetter, Chas, clk G T R freight office, 121 Frederick
Vetter, Frank M, pntr, h 36 Ellen e
Victoria Candy Store, Saml Bergey, mgr, 18 King e
Victoria Hall, 68 King w
Voege, Herman, mach, 38 Shanly

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Total Assets (including subscribed capital, $429,000

Voege, Alfd, wks News-Record, Glasgow
Voegel, Alex, trav, h 50 Cedar n
Voegtle, Oliver, bkr, h 22 Elgin
Voelker, A A, sec Merchants' Rubber Co, h 41 Ahrens w
Voelker, John, trav, h 302 Wellington
Vogel, Albt, wks Rubber facty, h 154 Ahrens w
Vogel, Christn, patrnmkr, h 20 Grove
Vogt, Ignatz, contr, h 134 Courtland av e

PERTH MUTUAL
FIRE
INSURANCE COMPANY
ESTABLISHED 1863
Net Cash Surplus, $202,793.
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

You consult your own interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER, CONVEYANCER, ETC.

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection

STEINWAY THE WORLD'S MOST RENOWNED PIANO. WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889,95

Vogt, H A, h 59 Cedar s
Vogt, John E, bkpr Berlin Suspender Co, h 97 Edward
Vogt, Wm, cabntmkr, h 120 Wellington
Voland, Wm, local mgr Union Life, 51 Duke
Voleinik, John, lab, h 87 Charles
Volker, Lorne, brbr G M DeBus, 77 Joseph
Voll, Geo, bartndr Clarendon Hotel, h Sterling av
Voll, Jos, wks Rubber facty, h 19 Ellen e
Voll, Peter, lab, h 96 Shanly
VonBuscurch, Carl, mech, h 53 David
VonNeubron, Alex, h 105 Frederick
VonNeubronn, Frank, trav, h 80 Scott
VonNeubron, Mrs E, h 26 Young
VonNeubronn, Olive, drsmkr Smyth Bros, 26 Young
VonNeubronn, T, salsldy, Smyth Bros, 26 Yonge
VonRekofski, Albt, lab, h 126 Albert s
VonRekofski, Theo, carp, 126 Albert s
Wachsmuth, Alvin, clk Light Comm, b 68 Weber e
Wachsmuth, Otto, slsmn, h 73 Water s
Wacher, Michl, wks Felt facty, h 17 Caroline
Waechler, Geo, lab, h 125 Park
Waechtel, Louis, fish dlr, h 227 Wellington
Waelschi, Rev F E, pastor Carmel Ch, h 380 King w
Wagatha, Frank, h 59 Park
Wagner, Arthur, clk J Fennell & Son, h 153 Weber e
Wagner, Mrs G, h 99 King e
Wagner, Henry, bkr, 283 Louisa
Wagner, Henry, farmer, h 433 King e
Wagner, J E, bkpr, 95 Brubacher
Wagner, Jos, tanr, h 17 Oak
Wagner, Rev L H, h 41 Margaret
Wagner, Mamie, steno C H Doerr & Co, 283 Louisa
Wagner, Michl, lab, h 66 Elgin
Wagner, Noah, butn wkr, h 28 Maynard av
Wagner, Simon, wks Tanry, h 24 Michael av
Wagner, Wm R, wks W, G & R, h 44 Alma
Wagner, Wm S, wdwkr, h 101 Wellington
Wahl, Adam, mason, h 15 Courtland av w
Wahl, Geo, cigar mkr, h 23 Glasgow
Wahl, Mrs Hrmn, h 48 Breithaupt
Walder, Miss M, cshr Lang Bros, 40 Queen s
Waldron, Lillian, steno C Knechtel, 27 Scott

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

Waldron, Harry, V S, h 27 Scott
Waldschmidt, Albt E, bkpr Bank of Hamilton, 92 King w
Waldschmidt, John, gro, 92-94 King w
Waldschmidt, John C, clk Economical Mut Ins Co, 94 King w
Waldschmidt, Lizzie, salsldy, 92 King w
Walker Bin and Store Fixture Co, 152 Shanly
Walker, Mrs Carrie, h 72 Foundry s
Walker, Cecil, meter insp, h 8 Shoemaker av
Walker, Irvin, eng, h 12 Shoemaker av
Walker, John, polcmn, h 12 Richmond av
Wallace, W T, M D, h 79 Frederick
Waller, Edwd, wks Moody's, h 92 Wilmot
Walper, Mrs Abel, h 31 Roy
Walper House, E Hollinger, prop, 3-5 King w
Walser, Emil, finshr, h 66 Zoeller
Walter, Adam, ins agt, h 43 Weber e
Walter, Ferdnd, license insp, h 262 King w
Walter, John, formn Rubber facty, h 88 Wellington
Walters, Bertha, salsldy Smyth Bros, 43 Weber e
Walters, J J, M D, h 67 Queen s
Walters, John, wks Brewy, h 338 King w
Wambold, Geo, clk, b 152 King w
Wambold, Geo H, clk Smyth Bros, 152 King e
Wambold, Jas, dairy, h 106 Albert s

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity and Guaranty Co.
(We Will Bond You)
Established 1896
Cash Capital, $1,700,000

Wambold, T W, dairy, 160 King e, h 274 Frederick
Wanless, Geo A, pianos and sewing machines, 26 King w, h 35 Joseph
Wanner, Jos, h 66 Albert s
Ward, Jas, wks Hibner's, h 28 Cedar s
Ward, Mrs Saml, h 158 Weber e
Warfield, Aaron, eng, h 35 Francis n
Warren, Bert H, wrhsmn, h 52 Mansion

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH, Berlin, Ont.

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block
CIGARS, TOBACCO, Etc.
Pool and Billiard Parlor in connection.

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire
INSURANCE COMPANY
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Warren Bituminous Co, Ltd, J G Clarke, supt, 40½ King e
Warzecha, John, tanr, h 7 Henry
Washburn, Clark, trav, h 59 Krug
Watson, A H, supt Canada Furn Co, h 86 Weber e
Watson, Wm, wks C A Ahrens, h 164 Wilmot
Waugh, Miss A, h 126 Courtland av e
Weaver, Edwd, h 42 Willow
Weaver, Ella, h 84 Church
Weaver, Frank, prof music, 40½ King e, h 9 Krug
Weaver, Mrs I C, h 146 King w
Weaver, Irene, salsldy Mills & Co, 146 King w
Weaver, J B, bkpr Economical Mut Fire Ins, h 17 Ahrens e
Weaver, Rachl, h 54 Church
Weaver, Sim, milk dlr, h 393 Mill
Weaver Stationery Co, F I Weaver, mgr, 10 King e
Weber, A D, wks Rubber facty, h 149 Young
Weber, Albt, mason, b American House
Weber, Carl, pntr E Hamel & Co, 132 Mill
Weber, Chas, h 94 Weber e
Weber, Chas C, pntr, h 36 Homewood av
Weber, Chas J, h 27 Shoemaker
Weber, Mrs Conrad, h 69 Albert s
Weber, D E, wks Shoe facty, h 102 Peter
Weber, E O, mgr Waterloo Furn Co, h 15 Cameron n
Weber, Edna, salsldy Chicopee Woollen Mills Store, 70 Peter
Weber, Geo T, pntr, h 71 Brubacher
Weber, Henry, wks W, G & R, h 42 Cedar s
Weber, I S K, Co, Ltd, real estate, insurance and general brokers, 59 King w
Weber, J P, bkpr P K Weber, 175 Queen n
Weber, Julia, drsmkr, 9 King e
Weber, L A (I S K Weber & Co, Ltd), h 14 Bingeman
Weber, L S, farmer, h 25 Otto
Weber, Louis, drvr P K Weber, 175 Queen n
Weber, Louis, farmer, h Lancaster w
Weber, Martin, wks Brubacher's, h 67 Brubacher
Weber, Mrs Mary, 48 Cameron n
Weber, P K, coal and wood, general teaming, phone 481, 326 Victoria, h 175 Queen n
Weber, R (R Weber & Co),, h 82 St George
Weber, R W, & Co, bakers and grocers, phone 159, 61 King e
Weber, Richd, mach, h 12 Hilda Place
Weber, Sarah, h 107 Church
Weber, Theo, btchr, h 75 Brubacher

THE MUTUAL LIFE OF CANADA

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

Weber, Susie, h 40½ King
Weber, V F, tmstr, h 106 Young
Weber, Wm, shmkr, h 132 Mill
Weber, Wm K (H Wolfhard & Co), h 127 Young
Wedd, G M, mangr Canadian Bank of Commerce, h 26 College
Weick, Wm, drvr Can Exp Co, h 416 King w
Weidenhammer, O, clk Bank of Hamilton, Waterloo
Weidenheimer, Peter, carp, h 184 Breithaupt
Weigan, Jacob, jr, lndrymn, h 54 Benton
Weigan, Wm, finshr, h 134 Queen n
Weiler, Anthony V, carp, h 10 Spetz
Weiler, John, tmstr, h 33 Lancaster w
Weiler, John, eng, h 113 Wilhelm
Weinstein, Jos, gard, h 10 Grove
Weir, Jas D, tchr, h 67 Bingeman
Weis, Edgar, clk J Fennell & Son, 51 Francis e
Weis, Edwd, clk, 51 Francis s
Wellein, John, cbntmkr, h 208 Breithaupt
Welker, Jacob, wks Int Hard Co, h 58 Elgin
Welker, Washington, lab, h 2 David
Wellhauser, Jacob, lab, h 43 Peter
Wellheiser, L, slsldy Lang Bros, 115 College
Wellheiser, L, gro, 45-7 Waterloo
Wellheiser, S, h 150 King e
Wellheuser, Nicholas, wks Robe Co, h 115 College

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

Welsh, Mrs Louisa, h 173 Victoria
Welz, Edwin F, ctr, 36 Krug
Welz, Fred W, wagon pntr, h 36 Krug
Welz, Geo B, baskt mkr, 36 Krug
Wendling, Albt J, mldr, h 9 Theresa
Wendling, Frank, wks Rubber Factory, h 29 Cherry
Wendling, John, cbntmkr, h 161 Weber w
Wendling, John R, wks Kaufman's, h 15 Hebel av

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,769.
C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 249. Residence 209.

A. C. BENDER,
REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at WANLESS'

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets, - $9,900,000
Total Losses Paid, 65,696,377

Wendling, Jos, mech, h 48 Charon
Wendling, Wm, wks Rubber fctry, h 200 Wellington
Werner, Mrs John, h 46 Albert n
Weseloh, A, & Co, dry goods, clothing, men's furnishings & boots, shoes, trunks & valises, 41-42 King e
Weseloh, August (A Weseloh & Co), h 82 Weber e
Weseloh, J H, slsmn A Weseloh & Co, 82 Weber e
Weseloh, Thos H, slsmn A Weseloh & Co, Waterloo
Western Shoe Co, Ltd, G Killer, mgr, 236 Victoria
Westphal, Edwd, button trnr, h 52 Wilhelm
Westphal, Michael, h 58 Wilhelm
Wettlaufer, H A, mgr Thornton & Douglas, h 32 Roy
Wettlaufer, Valentine, tlr, h 148 Church
Wey, Eugene, shoemkr, h 47 Theresa
Wey, Ignatz, mgr National Furn Co, h 214 Courtland av e
Wey, Limus, tmstr, h 185 Mill
Whitcombe, George, b Brunswick Hotel
White, Adam, mech, h 110 Strange
White, August, polishr, h 139 Hall Place
White, F C, h 263 Mill
White, Frank, wks W, G & R, h 258 Tuerk
White, Frank, tanr, h 89 Strange
White, H J, wks C P R, h 74 Weber e
White, John, lab, h 121 Strange
White, Jos, wks Felt Fctry, h 98 Strange
White, Leo, cbntmkr, h 170 Wilmot
White, Leo F, finshr, h 6 Theresa
White, Sarah, bkpr Ernst & Co, 74 Weber e
White, Thos A, ins, h 11 Chapel
Whiteman, David, lab, h 11 Henry
Whiteman, R W, M D, h 65 Duke
Whiting, E, steno, 125 Frederick
Whiting, F L, bkpr, 125 Frederick
Whiting, J F, trav, h 65 Weber e
Whiting, Mrs M A, h 125 Frederick
Whitmer, Aaron, mgr Canada Furn Co, 171 King e
Whittig, Alvin, wks Button fcty, h 122 Ahrens w
Wichels, Julius, pat med, 4 King w, h 25 Chapel
Wicklum, Melvin, coll Bell Tel Co, 16 Arthur Place
Wieck, Wm, drvr Canadian Exp, h 117 David

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

Wiederhold, J H, bkpr, h 48 Francis n
Wiegand & Co, shirt mfrs, 22 Queen n
Wiegand, Jacob, h 173 Benton
Wiegand, John, tchr, h 163 Lancaster e
Wiegand, John E, (Wiegand & Co), h 38 Brubacher
Wiegand, Levi, foremn Furn fcty, h 11 Scott
Wiegand, Morley E, mgr Wiegand & Co, h 191 Queen s
Wiegand, Chas, cbntmkr, h 171 Joseph
Wieland, Mrs Margt, h 70 Shanly
Wier, J J A, (Scellen & Wier), h 14 Weber w
Wiest, Jos, lather, h 38 Weber
Wiffler, Mrs L, h 76 King
Wildfang, Isaac, h 131 King e
Wildfang, M, merchant tailor & men's furnishings, 3 King e, h 154 Frederick
Wildfong, Mrs A, h 40 Heiman
Wildfong, Alex, coachman, h 30 Richmond Av
Wildfong, Amos M, mach, h 21 Wildfong Place
Wildfong, Herman C, eng, h 35 Scott
Wildfong, Isaiah, prntr Daily Telegraph, 54 Albert
Wilhelm, J F, finshr, 254 King w
Wilken, Henry, mason, h 17 York
Wilkinson, W R, dentist, 9 Queen s, h 13 Krug
Willetts, Alvin, tlr, h 18 Martin
Williams, Albert, h 27 Pequegnat
Williams, Green & Rome, shirts, etc, S J Williams, pres, 129 Queen s
Williams, Mrs S, 49 Cedar n

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION INSURANCE COMPANY OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,552,000

Williams, S J, pres Williams, Green & Rome, h 10 Ahrens e
Williams, W J, mgr Berlin, Gauntlet & Glove Co, h 10 Otto
Willis, James, brklyr, Lane, off Benton
Wilowski, Jos, shoemkr, h 268 Breithaupt
Wing, J G, (F E Shantz & Co), 146 Frederick
Wing, J K, gro, 80-82 Cedar n
Wing, W E, bkpr Kaufman Rubber Co, Waterloo

C. A. BOEHM
District Agent
THE
Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.
PHONES — Office 249; Residence 209

Lembke & Kreller,
7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE
A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
ESTABLISHED 1808

Total Funds,	-	$15,000,000
Capital Paid Up	-	1,320,000
Uncalled Capital	-	9,680,000

Wing, Sam, lndry, 103 King w
Winn, E H, clk J H Schmidt, 107 Church
Winter, Fred, photo, 88 Cedar s
Winter, John S, lab, h 88 Cedar s
Winter, W H, h 130 Courtland e
Winter, Walfgang, shoemkr, h 42 Homewood av
Winters, Mrs R, h 24 Alma
Winters, Thompson, plmbr, 103 King e, h 105 same
Winterhalt, Henry, h 114 King w
Winterhalt, Joseph, cgr mfr, 44 King w, h 118 Yonge
Winterhalt, Jos R, cgr mkr, h 128 Weber e
Winterhalt, Teresa, bkpr, 114 King w
Winterhalt, Jos R, cgrmkr, h 128 Weber e
Winterhalt, Wm, bkpr, 114 King w
Wintermeyer, Jacob, wks Kaufman's, h 86 College
Wintermeyer, John, glue mfr, h 60 College
Wipper, H, confr, 74 King w
Wirz, Isaac, h 473 King w
Wisdom, Jabez, slsmn, h 16 Courtland av w
Wismer, Benj, finshr, h 212 Ahrens w
Wismer, Mrs Danl, h 21 Krug
Witmer, Aaron, mgr Can Furn Co, h 50 Brubacher
Witt, Noah, carp, b American House
Witt, Wm, prop American Hotel, 2 King e
Witte, Fred, mason, h 256 Mill
Witter, Clayton, brbr, 69 Frederick, h 200 Glasgow
Witter, Wm, drvr, h 200 Glasgow
Wittig, Jos, wdcrvr, h 48 Albert n
Wittkowski, Victor, tanr, h 27 Bismark
Wittnebel, John M, genl delivery, h 80 Ahrens w
Wittschonke, Fred, tanr, h 205 Ahrens w
Witzel, Henry, mldr, h 155 David
Witzel, Henry K, (Onward Mfg Co), h 30 Water s
Witzel, John, wks Trunk facty, h 9 Joseph
Witzel, Simon, tlr, 90 Frederick
Witzel, T A, (Onward Mfg Co) h 53 Roy
Witzel, W R, letr car, h 80 Mill
Witzel, Wm A, wks Onward Mfg Co, h 35 Joseph
Woelfle, Erwin O, cbntmkr, h 172 Victoria
Woelfle, Jas, mach, h 26 Homewood av
Woefle, Leandra, mech, h 49 Cedar n
Woelfle, Saml, h 69 Ahrens w
Woelfle, W E, sls mgr Kaufman Rubber Co, h 132 Yonge

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

WANLESS'
OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

Woeller, Christian, lab, h 15 Mansion
Woeller, Wm, lab, h 164 Lancaster e
Weida, Mrs A, h 103 Charles
Wolfenberg, Carl, carp, h 229 Waterloo
Wolfenberg, J E, wks Felt fctry, h 51 Mill
Wolfenberg, John, h 141 Courtland av e
Wolff, Angus, firmn, h 64 Joseph
Wolfhard & Co, hardware, heating, plumbing and tinsmithing, 13 King w
Wolfhard, Henry, (H Wolfhard & Co), h 49 Albert n
Wolfhardt, Fred, blksmth, h 100 Elgin
Wolfle, Mrs Jacob J, h 49 Church
Wood, Henry, button wkr, b 261 Frederick
Wood, Robt, mangr W, G & R, h 248 Frederick
Woodall, Wm, shoemkr, h 35 Roland
Woods, Mrs J, h 87 Cedar s
Woolner, J H, bkpr, h 38 Agnes
Woolner, Mrs S, h 115 Church
Worchowsky, Morris lab, h 16 Mount Hope
Wray, John, wks Kaufman's, h 31 Eby
Wright, Francis, h 73 Cedar n
Wright, H G, acct Merchants Bk, 41 David
Wright, Richd, supt Western Shoe Co, h 74 Joseph
Wright, Thos, h 233 Lancaster e
Wuest, Jacob, h 181 Courtland e
Wunder Furn Co, Ltd, Michael Wunder, mgr, 280 Victoria
Wunder, Jacob, contr, h 20 Peter

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
INCORPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Wunder, Michl, mgr Wunder Furn Co, h 147 Queen n
Wunnenberg, Fred, finshr, h 190 Wilmot
Wurm, Conrad, carp, h 44 Elgin
Wurm, Mrs Emma, h 31 Foundry s
Wurm, Julius, mach, h 97 St George
Wurster, H W, clk Merchants' Bank, 46 King w
Wye, Geo, tmstr, h 145 Weber e
Wye, Simon, wks Shoe facty, h 10 Albert n

Head Office—WATERLOO
MERCANTILE FIRE INSURANCE CO.
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

A. C. BENDER,
RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South.
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THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
INCORPORATED 1890.
Surplus to Policyholders, $206,800

Yanke, Hermn, junk dlr, h 21 Brubacher
Yost, Etta L, photo Green & Co, 31 Maynard
Yost, Mrs Mary A, h 105 Water s
Young, Andw, drvr, h 83 Courtland av e
Young, Bert, mldr, h 96 Peter
Young, E W, acct, h 11 Irvin
Young, Jas, mason, h 116 Mill
Young Women's Christian Association, Miss Frances Peppiapp, sec, 72-4 Queen s
Zapfe, Miss Jennie, 45 Francis n
Zarnke, F M, action flnshr, h 339 King w
Zarnke, Fred, carp, h 126 Louisa
Zarnke, Karl, wks Piano facty, 339 King w
Zeigler, Georgie, salsldy Lang Bros, 37 Joseph
Zeigler, Wm, h 138 Ahrens w
Zeller, Louis, mach, h 91 Brubacher
Zeller, Noah, bandmstr, h 299 King w
Zeller, Philip, clk, h 80 Water s
Zeller, Selma, cashr, 80 Water n
Zeller, Walter, bkpr, 80 Water s
Zettel, Edwd, prntr, Rittenger & Motz
Zettel, Geo E, formn Rubber fcty, h 93 Lancaster e
Zettel, Jos, lab, h 7 Hermie Place
Zibell, Ferd, lab, h 186 King w
Ziegler & Co, pntrs, 15 Foundry n
Ziegler, B H, wagonmkr, r15 Queen s, h 159 Victoria
Ziegler, Mrs Enoch, h 30 Irvin
Ziegler, Geo, agt L Kuntz, h 60 Weber e
Ziegler, Geo C, eng, h 361 Victoria
Ziegler, Geo P, clk, h 183 Queen s
Ziegler, Geo S, (Ziegler & Co), h 50 Scott
Ziegler, Gordon L, tellr Bank of Nova Scotia, 60 Weber e
Ziegler, J A, blksmth, h 111 Waterloo
Ziegler, John, agent, 59 DeKay
Ziegler, Walter A, shoes, 39 King w, h 4 Samuel
Ziehm, Fred, wtchmn, h 235 Wellington
Zilliax, Henry, clk E O Ritz & Co, 103 College
Zimmer, O H, salsmn Ernst & Co, Cameron
Zimmerman, Miss D, steno and bkpr Mutual Life of Canada, Waterloo
Zimmerman, Hermn, bkr, h 229 Wellington
Zimmerman, Mrs S, 55 Cedar n
Zinger, Rev A L, C R, pres St Jerome's College, Duke, cor College
Zinger, W N, wine clk, h 15 Whitney Lane

The Mutual Life of Canada Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.
W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

Zinger, H J, h 54 College
Zinger, William, prop Grand Union Hotel, 88-90 King w
Zinkann, Mrs Annie, h 80 Wellington
Zinkann Bros, boots and shoes, 66 King w
Zinkann, Ephriam (Zinkann Bros), h 329 King w
Zinkann, H S (Zinkann Bros), h 20 Courtland av w
Zinkann, Milton, trav, h 323 King w
Zinkhann, Jacob G, packr, h 76 Wellington

GORE DISTRICT MUTUAL
FIRE
Insurance Company
Established 1839.
Net Cash Surplus, $333,772.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
North British and Mercantile Insurance Company
ESTABLISHED 1809
Total Funds Exceed $85,805,000
Canadian Investments, 8,820,742

Zinkann, John, cgrmkr, h 201 Lancaster e
Zinkann, John H, h 329 King w
Zinn, John, tanr, h 119 Victoria
Zoellner, H T, remedies, 40½ King e, h 134 Lancaster
Zoellner, Theo, mus tchr, 134 Lancaster
Zoller, John, shipr, 31 Cameron n
Zuber, Andw, wks Brewy, h 8 Michael av
Zuber, Bernhardt, h 24 Krug
Zuber, Charles, mgr Grand Central Hotel, h 65 Samuel
Zuber, Joseph, prop Grand Central Hotel, h 96 Queen n

A. C. BENDER
REAL ESTATE
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ESTATES MANAGED.
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PLANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserve, $6,000,000
Total Assets, $150,000,000
Transacts a General Banking Business. Interest Allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

TOWN OF BERLIN

MISCELLANEOUS DIRECTORY

HENRY VERNON & SON, PUBLISHERS

TOWN OFFICIALS

Chas C Hahn, Mayor

A H Millar, clerk

Edwin Huber, treasurer

M Reidel, Geo J Buchaupt, Assessors

Wm Davis, Engineer

Martin Huehnergard, Assessment Commissioner, Collector, Sanitary Inspector

George O'Neil, Chief of Police and Truant Officer

J E Cook, Chief of Fire Dept

M Mikel, Market Clerk

P K Weaver, Road Master

Millar & Sims, Solicitors

Water Commissioners: J C Breithaupt, chairman; Philip Gies, The Mayor, Casper Braun, H J Bowman, H Hymmen, supt

The Berlin Light Commission, 36 Gaukel st—Albt Breithaupt, chairman; Geo H Clarke, sec; E J Philip, supt; The Mayor, August Lang, J J Walters, Geo Lippert, commissioners

Berlin and Waterloo St Railway Dept, V S McIntyre, sec-treas, 54 King w

BERLIN PUBLIC LIBRARY

Queen, cor Weber; H W Brown, chairman; Miss B M Dunham, B A, librarian; E Detwiler, I Bitzer, assts

BOARD OF TRADE

E Smyth, pres; Solon Lutz

BERLIN COLLEGIATE AND TECHNICAL INSTITUTE

A L Breithaupt, chairman; Carl Kranz, sec-treas

PUBLIC SCHOOL BOARD

Arthur Pequegnat, chairman; Edmond Pequegnat, sec

THE MUTUAL LIFE OF CANADA
The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

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The Berlin-Waterloo Hospital, King w

Berlin Orphanage, King w

House of Industry, Frederick

Red Cross Aid Association, B C Schulte, sec-treas

DOMINION GOVERNMENT OFFICIALS

Post Office

Chas F Niehaus, postmaster; E H Linder, H U Clemens, A M Heist, Miss Agnes Ward, Miss E L Laschinger, Miss Agnes Lederman, Miss L M Knapp, clerks; Miss Agnes E Ward, stamp vendor; W H Halliwell, A G Kaufman, I S Underwood, W R Witzel, A L Fraser, N W Schmidt, D C Hamacher, E B Doerr, letter carriers; Jacob E Clemens, caretaker

Customs

Martin Schiedel, Collector
Elton Break, preventive office
John Dunn, preventive officer
A O Bowman, preventive officr
E R Musselman, clerk

Inland Revenue

F H Spence, excise officer

EDUCATIONAL

Berlin Collegiate and Technical Institute

D Forsyth, B A, mathematical master; E Pugsley, B A, science master; G R Dolan, B A, classical master; L Norman, B A, commercial master; H G Martyn, B A, English master; W H Williams, M A, modern language master; D W Rouston, manual training instructor; Miss K A Fisher, Household science instr; H W Brown, writing and drawing master and asst mathematical master

Public Schools

Richd Reid, prin (pro tem)

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Royal Insurance Company, Limited
ESTABLISHED 1845
Assets, $71,000,000

LEADING FIRE INSURANCE COMPANY IN AMERICA.
J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent. Phone 249

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HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
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Player-Pianos 66 and 88 Notes at WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident Insurance Company
of Canada
Surplus to Policyholders, $213,447,72

Separate Schools

St Mary's, conducted by the Sisters of Notre Dame

Training School for Teachers, conducted by the Sisters of Notre Dame, Yonge st

Berlin Business College

69 Frederick. W D Euler, prin

St Jerome's College

Rev A L Zinger, Ph L, pres

CHURCHES

Hours of service 11 a m and 7 p m

Anglican

The Church of St John the Evangelist, Rev J W J Andrew, rector, Water, cor Short

Methodist

Trinity Meth Church, Frederick, Rev H W Crews, pastor

Roman Catholic

St Mary's of VII Dolers, Yonge, cor Duke sts; Rev Wm Kloepfer, C R, Rector; A J Fischer, Paul Sobozak, assistants. Hours of service: Sunday, 7, 8:30, 10 and 10:30 a m; Vespers 7 p m; Week days 8 a m; Holy Days 6 a m

Other Denominations

St Peter's Evangelical Lutheran, Queen n, Rev E F Oberlander

St Mathew's Lutheran, Queen st n, Rev E H Hoffman

St Paul's Lutheran, Queen st s, Rev W C Boese

St Andrew's Presbyterian, Queen st n, Rev W A Bradley, pastor

Zion Evangelical, Weber w, Rev Geo B Damm, pastor

German Baptist, Benton, Rev A T Mihm

King St Baptist, cor of King and Water sts, Rev Joseph Janes, pastor

Old Mennonites, King st east

First Church of Christ Scientist, Water n

Carmel Church, King w, Rev F E Waelchli, pastor

New Jerusalem Church, Water n, Rev D E Daniels, pastor

Mennonite Brethren, Rev S Cressman, pastor, Chapel st

New Mennonites, Lancaster st, Rev S Goudy

United Breth, Liberal, Alma st, Rev S E Swartz

The Mutual Life of Canada

Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager

51 KING ST. WEST, Phone 511

House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN. ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

Grace Congregational, Rev M H Sanderson, pastor, Church st
Gospel Hall, 18 Queen n
Christadelphian, 9 Queen s
Salvation Army, Foundry s

FRATERNAL AND BENEVOLENT SOCIETIES

Grand River Lodge, No 151, A F and A M
Berlin Chapter, No 117, R A M
Berlin Lodge, No 154, AOUW
Welcome Lodge, No 334, A O U W
Liberty Lodge, No 323, I O O F
Victoria Lodge, No 44, K P
Samaritan Encampment, No 49, I O O F
Court Berlin, No 72, C O F
Loyal Unity Lodge, No 196, C O O F
Court Union, No 233, C O F
Court Berlin, No 154, I O F
Court Mayflower, No 7774, AOF
Berlin Council, No 57, C O C F
Berlin Tent, No 21, K O T M
Star Tent, No 61, K O T M
Berlin Camp, No 72, W O T W
Berlin Circle, No 278, C H C
C M B A, No 12
Berlin Council, No 862, R A
Berlin Council, No 332, R T of T
St Mary's Young Men's Literary Society, every Thursday evening, in hall of Separate School
St Joseph's Benevolent Society, meets in Separate School Hall

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND
INSURANCE COMPANY
ESTABLISHED 1873
OLD AND TIME-TRIED

Young Women's Christian Association, Queen s

COUNTY OFFICIALS

Henry Gmelin, Ayr, warden; Herbt J Bowman, clerk and treas; D Chisholm, judge; John Motz, sheriff; E J Beaumont, local master, county court clerk; J M Scully, clerk of surrogate court; John D Moore, registrar; W D Bowlby, clerk of the peace and crown attorney; J J A Weir, local master; Chas Huber, high constable; Jonathan Cook, gaoler

Insurance Company of North America
Founded 1792.
Losses Paid, $144,730,841.
Surplus, $5,589,406.
Fire, Marine, Automobile, Tourist, Etc.
C. A. BOEHM, Agent.
Phones—Office 219; Residence 209.

GENERAL REAL ESTATE BUSINESS TRANSACTED | **A. C. BENDER,** 11 QUEEN ST. SOUTH, BERLIN, ONT.

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7 KING STREET WEST, WALPER BLOCK.

EDISON, VICTOR and POLLOCK PHONOGRAPHS and RECORDS. ❋ WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

TOWN OF WATERLOO

STREET DIRECTORY

HENRY VERNON & SON, PUBLISHERS

ALBERT ST, n side, from Erb to Limits

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George Klie
J Weseloh, feed
J K Shinn, undrtkr

+Duke st ends

Market Hotel

+Water st commncs

Public Library
H M Snider
C L Noecker, M D
M Bauman

+Cedar st crosses

C W Schiedel
Mrs C Kaatz
C Koeller

+Snider st commncs

+Young and Spring cross

George George
P Klauchet
Mrs John Letter
John Kreutzwieser
C H Roos
Mrs E Gies
Mrs Geo Pfaff

+Church st ends

A Heinrich
Wm Brunner
Samuel Stahl

+Ezra av ends

Adam Kress
Mrs E N Hawke

+Bricker av commncs

John Oetzel
John Hamel
Mrs Kate Trask
E M Devitt
M S Weber
Martin Frey
Henry Grosz
John Metz

ALBERT ST, s side

Town Hall
Fire Hall
John Simpson
W L Hilliard, M D
P H Roos
Jacob Walter
Lehman Shirk
Hugo Krause
Mrs Aaron Kraft
Wm Snider

+Cedar st crosses

Mrs Geo Strasser
Fred Snider
John Laing
Mrs C Zimmerman

+Young st crosses

Frank Good
Peter Weinstein
Wm H Thomas

+Spring st crosses

Mrs Wm Soehner

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - $2,973,750

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323

ECONOMICAL MUTUAL FIRE INS CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

Geo W Vale
Irvin Theil
Ed Stebbins
Mrs Chas Engel
Baltzer Pfaff
Henry Kalbfleisch
Mrs Geo Rudy
Adolph Rockel
Edwd Wolfele
Allen Shantz
E H Good
+Jefferson st comncs
Peter Berduoc

ALLEN ST n, e side, from King to Moore ave

+Mary st comncs
Church of England
C B Clement
M S Hallman
Cayton Wells
+Herbert st crosses
Edward Dehler
Roman Catholic Ch
Rev Theo Spaetz
Separate School
+Willow st crosses
Waterloo Furn Co
Frank Waltz
Alex Ruchty
P A Schiedel
Edward Berringer
Rudolph Guenther

ALLEN ST n, w side

W G Weichel
Vacant
Levi Bricker
Mrs Theo Bellinger
Walter Meads
Solomon Weber
Wm Pfeffer
Adam Klippert
Geo A Bruce
Graham Hamacher
Geo Bolduc
+Herbert st crosses
John Raferty
J S Bechtel
Sidney Shelley
Albert Bolduc
+Willow st crosses
Louis Winkler
Mrs John Dietrich
Louis Dietrich
Jacob Uffelman

ALLEN ST south, from King to limits

+Park st crosses
Mrs E M Martin
Wilson Bechtel
Mrs J Bechtel
Val Guttpell
B E Bechtel
Justus Hoffman, w s
Geo Guenzler, w s

BELLEVIEW AVE, n s, from Erb n to Devitt

Louis Helm
Joseph Ludwig
Menno Devitt
Gregor Dorch, w s

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND LANCASHIRE
Guarantee and Accident
INSURANCE COMPANY

BOWMAN ST, from Union

Wm Manski
Wm Peltz
G Schrieber

BRICKER AVE, from Albert

Co-Operative Broom Co
George Oetzel
Tilman Liebler
Henry Gerhardt

Gore District Mutual
FIRE
Insurance Company
Established 1839
Net Cash Surplus, $333,772
C. A. BOEHM, Agent.
PHONES { Office 249 / Residence 209

You consult your own interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER, CONVEYANCER, ETC.

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection

STEINWAY THE WORLD'S MOST RENOWNED PIANO. WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

THE MOLSONS BANK

(Incorporated by Act of Parliament, 1855)

HEAD OFFICE, MONTREAL

Capital (all paid up), - - - $3,500,000

Reserve Fund, - - - - 3,850,000

WATERLOO BRANCH, KING COR. DUKE STS.

JACOB HESPELER, Manager.

LANCASTER MILLS

SHIRK & SNIDER

MILLERS AND COOPERS

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BARRISTER, SOLICITOR, NOTARY PUBLIC, ETC.

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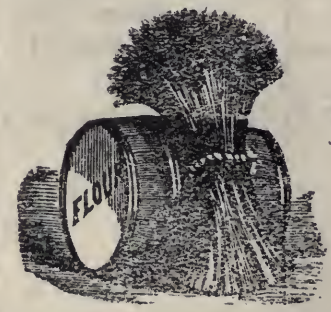

UNION MILLS

WM. SNIDER

MILLER AND GRAIN MERCHANT

BRANDS—Ocean, Seven Lilies, Agate, Sola, Lion and Empress.

Owner of Waterloo Electric Light and Power Plant

ELEVATOR AT NEWTON

WATERLOO, ONT.

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin

OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

CAROLINE ST, e side, from Erb to Union

+Weber st crosses
Arthur Nichol
John Harris
F Ruppel
Levi Brugeman
Jacob Stroikie
Henry Savill
G Ruppel
Thomas McGrath
W Kaiser
Jacob Madter
Vacant
Ammon Merner
John Salm
+William crosses
Park Brewery
+Allen crosses
Henry Rank
Wm Bauman
+John st crosses

CAROLINE ST, s side

Jacob Ernst
G W Woodward
Miss J M Crowe
+Park av commences
Walter Wells
+William st crosses
E A Schmidt
J G Shantz
M Dahmer
+John and Allen sts cross
Jacob Binkle
F Kaiser
Vacant

CEDAR ST north, e s, from King

St John's Church
+Queen st crosses
Alfred Haehnel
George Donaldson
Mrs Mary Grant
Wm Foerster
Edwd Mickus
Chris Steinhardt
Edwd Schelter
A J Weber
+Peppler st crosses

CEDAR ST north, w s

Valentine & Martin
+Queen st crosses
Charles Moogk
George Moogk
August Riegert
Geo C Marth
Peter Rothermel
Mrs E Kleeberger
Mathias Woelfle
Geo Woelfle
Mrs C Herter
Wm Stuebing
Otto Stuebing
Louis Schelter
+Peppler st crosses
Peter Weinstein

CEDAR ST south e s, from King to limits

Vacant
+Walter and Albert sts cross

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
Incorporated 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

CEDAR ST, s side

Wm Froehlich
G B Schneider
Fred Keil
+Water st crosses
Emmanuel Church
Rev M L Wing
+Albert st crosses
Geo Haehnel
John Mielke
John Strebel

CHARLES, from Erb s

J H Damm
George Allenson

WATERLOO MUTUAL
FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199.769
C. A. BOEHM, Agent
Waterloo and Berlin.
PHONES
Office 249 Residence 209

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH, Berlin, Ont.

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block
CIGARS, TOBACCO, Etc. Pool and Billiard Parlor in connection.

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire Insurance Company
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Daniel Theal
Gustav Rockel
Daniel Dechert
Geo Dechert
J Rick
John Binowski
Emil Kirsch

CHURCH, from King w to Albert

Richard Sutton
John Merklinger
Henry Woefle
August Extner
Mrs C Hasempflug
Mrs H W Roos
+Water st ends
Werner Kuehner
Gustav Hamel
Chris Scheifele
Henry Krueger
Adolph Rohricht
+Snider st ends
Adolph Egener
Ed Cunningham, w s
Public School, w s

DAVID, from Bowman to Moore

Henry Plantz
Herman Engel
W J Scherer
Albert Engel

DEVITT AVE, from Erb n

A E Devitt
Jacob Stroh
M B Snyder
Benj Devitt
D Scheuerman

DUKE ST, e s, from King to Peppler

Waterloo Glove Mfg Co
N R Uttley
Aug Vehitelen
Alex Wolfe
Jacob Wolfe
Peter Erb
+Queen st crosses
Mrs N Uttley
Adam Krantz
Mrs D Jacobi
Norman Letter
Henry J Miller
George Gleiser

DUKE ST, w side

A Winkler, livery
+Queen st crosses
J H Armitage, M D
Edwd Liphardt
Julius Germann
Mrs A H Spade
Edwd Roos
George Suggitt
John Kropp
John Letter

ELGIN, from King to Peppler

+Queen st crosses
Conrad Becker
J H Winkler
Mrs W Reiber
N Steckenreiter

ERB ST north, e side, from King to limits

The Sentinel
Vacant
Mrs Jacob Bricker, sr
+Queen st crosses
J H Webb, M D
Miss A Zoellner
Chas Kreutziger, box factory
+Devitt av commens
Geo W Krueger
John Reinsch
Alex Kroetsch
Waterloo Tannery
Ed Hooper
Adam Uffelman
+Belleview av comns
Mrs A Leitch
Joseph Hauck
J H Roos
John C Lipphardt
Henry Lipphardt
John Lipphardt
+Moore av commncs

THE MUTUAL LIFE OF CANADA

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

Wm Bringloe
Martin Zobisch

ERB ST north, w side

Vacant
Vacant
+Queen st crosses
C N Huehn
W J Sterling, V S
Chas Kreutziger
W W Glaister
+Peppler st comncs
Kroetch & Boppre, painters
Waterloo Broom and Brush Co
Wm Praugel
F E Harris
Evaporating Works
Seagram's Farm

ERB ST south, e side, from King to limits

Chronicle - Telegraph
Devitt's Wrhse
H F W Lorenz
John Strebel
Edward Shantz, horse shoer
S N Hawke, implmnts
Geo B Schneider, shs
P Poehlman, brbr
Fred Sass, coal oil
Fred Koerber
Mrs Wm Stuebing
Joel Good
Mrs Wm Harris
Distillery
Wm Hortop
+Foundry st comns
Menno Wolf
Theo Lackenbauer
+Menno st commncs
D Cressman
A Brubacher
Jacob Knechtel
Noah Erb
+Victoria st comncs
Vacant
Mennonite Church
+Charles st comncs
Noah Hunsberger

ERB ST south, w s

A B McBride, brstr
Vacant
E Engel, brbr
Post Office
+Albert st comncs
J Schondelmeyer
P P Dering
Adam Schaefer
i Thoman
Fred Dickert
B Trussler
C Hoffman
Frost & Wood Agency
J G Cress
Alfred Meyer
Wm McDougall
Alex McDougall
Paul Rutch
E H Ewald
C P R Station
Graybill & Shantz, col
+Shantz st crosses
Cleason Shantz
New house
Edmund Shantz
O A Latsch

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident Insurance Company
of Canada
Surplus to Policyholders, $213,447.72.

Sam Snyder
A Hunsberger
Chas F Miller
J H Bracy

EZRA AV from King to Albert

J B Gilliland
J Weidenhammer
Mrs L Gerhardt
Joseph Westfall
A'va Grace
Wm Roth
Albert Mardt
Fred Hilker

INSURANCE COMPANY OF NORTH AMERICA
Founded 1792
Losses Paid, $144,780,841
Surplus, - - 5,589,406
Fire, Marine, Automobile, Tourist, etc.
C. A. BOEHM, Agent
PHONES { Office 249 / Residence 209

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at WANLESS'

The Canadian Bank of Commerce

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
Established 1808
Total Funds, $15,000,000
Capital Paid up, 1,320,000
Uncalled Capital, 9,680,000

FOUNDRY ST, n s, from Erb s to William

Richard Moran
Fred Menk
Henry Tucker
Emil Warner
+Weber st crosses
Mrs Thos Roesch
John Lorenz
P Hausenpflug
John C Nahrgang
Peter P Becker
Engeline Godbold
A Heimpel
Jacob Kress
Vacant
— Geiger
J F Morley
+Park av crosses
Hugh Strong
James Rafferty

FOUNDRY, s side

Moses Fischer
Vacant
Gordon Forbes, jr
Mrs E Meyer
J H Schnaar
Geo Mercer
+Weber st crosses
D Doubledee
Chris Lentz
Wm Dotzert
Mrs John Bean
Nathnl Beam
Gideon Bean
Wm Schaefer
John Wendell
John McCardle
Gordon Forbes
Clement Reitel

FREDERICK from King

Phillip Arnold
John Henrich
George Oakley
Herman Schnarr
I H Seip

GEORGE ST, e side, from King to Willow

A B McBride
Presbyterian Church
Granson Snider
J B Hughes
Geo C Peppler
A H Snyder
Mrs Simon Snyder
+Herbert st crosses
Levi Stauffer
J J Coutts
Wm A Greene
W M Reade
David Bean

GEORGE ST, w side

J B Moorman
W M O Lochead
Geo M Hahn
George Gross
Thomas Ovens
Philip Sehl
Frank Klahs
M E Braendle
+Herbert st crosses
J Diebold
Wm Hayes
Mrs Leah Wagner
John Heimbaecker
F Heimbaecker
Alfred Sehner
Mrs E Hergott
J Schnitzler

HERBERT ST, e side, from Queen to Union

G T R Freight office
+William st crosses
Paul Guenther
Albert Hagen
+George st crosses
Richard Berry
Wm Bish
+Allen st crosses
Wm Hoffman
Michael Meyer
Charles Brandt
Louis Kessig
Mrs Kiesweller
John Engel
John Reesor
Anthony Martin
+John st crosses
David Weigand
T L Armstrong

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

Mrs C Meilke
John Stroh

———

HERBERT ST, w side

+William st crosses
Woeller & Bolduc
+George and Allen sts cross
Wm Crowe
Edward Reid
Edward Sass
George Krueger
Wm J Krueger
+John st crosses
Fred Pflug
Morley Richert
+Union st crosses
G H Lackenbauer
Eugene Gatschene
Fred Kaiser

JEFFERSON from Albert

Wm Ruppert
Henry Oetzel

JOHN ST n, e side, from King to limits

J M Rabb
Chas A Boehm
+Mary st crosses
Mrs Wm Young
Chris Katz
Adam Spitzig
John Steller
Max Lorenz
+Herbert st crosses
Robert Stewart
Chas Kritzke
Wm Miller
John Gatschene
+Willow st crosses
Wm Hildebrand
Chas Hemmerley
Wm H Kutt
Wm Shelley
Chris Strum
F B Trumper
Chas F Roehr
George Herringer

———

JOHN ST n, w side

R Preiss
+Mary st crosses
Frank Haight
Thomas O'Donnell
Joseph Dietrich
Jacob Snider
+Herbert st crosses
Edward Wahl
Henry H Ziegler
Wm Beilstein
John Joyce
+Willow st crosses
Moritz Strum
Mrs Hy Mamel
Jacob Herringer
Wm Henrich
Joseph Chace
Ignatz Grossman
Mrs John Herringer
Andrew Kress
Jacob Fenner

———

JOHN ST south, e s, from King to limits

Alex Howie

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company, Limited
Total Funds Exceed
$84,600,000

Mrs E Decker
Miss Wahlsmuth
+Caroline st crosses
Philip Schleiter
Albert Peskett
+Park st crosses

———

JOHN ST south w s

Otto Boll
Mrs Wm Diegel
+Caroline st crosses
Levi Shuh
Ed Bauman
Henry Lanz
+Park st crosses
James Zobish

C. A. BOEHM
DISTRICT AGENT
THE
Employers' Liability
Assurance Corporation, Limited
Capital $5,000,000.00
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued
Prompt Settlements
PHONES { Office 249 / Residence 209

Lembke & Kreller,
7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE
A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
NORTH BRITISH AND MERCANTILE Insurance Company
Established 1809
Total funds exceed $85,805,000
Canadian investments, $8,820,742

Alfred Schauf
Joseph Amlinger

KING ST, north side, from Berlin to limits

+Union st crosses
James Gibbons
W H Riddell
Emil Schierholtz
W C Naylor
Wm Boehlender
John Ginter
H Eisenberg
Anthony Martin
Henry Maier

+John st n commens
Karl Buss
Mrs H Price
John Ferguson
Miss H Rose
Mrs F E Erb
F W Thomas
Fred Hueglin
Wm Hogg

+Allen st n commncs
S B Bricker
George Diebel
Miss C Kumpf

+George st commncs
Aloys Bauer
Wm Dawson
Mrs A Doersam
Joseph Eckert
Chas Friedrich
Geo Friedrich

+William st n comns
Alexander House
D Bohlender, gro
John Maier
John Buckley
Herbert Bechtel
Elijah Thomas
C Hannaburg
J Lampel & Co
E Gatschene, btchr
Mrs M Bailey
L Bruegeman, gro
Mrs W Kumpf
Ferd Heller
John Froehlich
A K Cressman
M Reitel, coal
H Reuel, butcher
J R Kaufman
F Hueghlin, painter
Klippert Undertaking Co
John Bruegeman, tlr
City Hotel

+Weber st n comns
Geo W Dodds, grocer
C H Seyler
Longo Fruit Co
Charlie Sing
Geo Gleiser
E W Becker, pianos
J Ruhlman, cigars
M C Sturm, brbr
F H Walley, books
O M Gatschene, photos
S Eckel, dentist
C E Fischer, cigars
A Copeland, confr
J Doersam, books
J Letter & Son, furn
J C Haight, barrister
A C Moyer, photos
E A Strasser, furnshr
F G Hughes, dentist
N A Zick, shoes
A G Heller, jwlr
Weichel & Son, hdwr
Merchants' Button Co
E M Devitt, drugs
J C Liphardt, tlr
North Waterloo Farmers' Mutual Fire
Liphardt Bros, hdwr
E J Roos, jwlr
Vacant
J Uffelmann, gen stre
J E Seagram, liquors
W Wells & Son, dntst
A G Haehnel, drugs
G N W Tel Co
S B Bricker & Co, dry goods

+Erb st n comncs
Bank of Commerce
Hotel Lewis
John Ritzer, tailor
J B Fischer, btchr
G F Youngblut, shoes
M Gordon, confr
Canadian Exp Co
J H Ziegler, grocer
Dominion Life
Waterloo Mutual Fire
C A Boehm, insurance
Molsons Bank

+Duke st n comncs
Commercial Hotel

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

WANLESS'
OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

A Gooding
Jacob Weber
John Lauman
Harry Ellis
Mary Heimbecker
James Elsley
Wm Near
+Princess st n comns
Dr Baumann
Lutheran Church
+Cedar st n comncs
Dr Fischer
Railway Sheds
Harmonie Hall
James Ewart
John Lackenbauer
Eph Moser
+Young st n comncs
Fred Scholte
Mrs John Koch
Aug Mueller
Wm Koch
Chas N Rockel
+Spring st n comncs
Wm Veitel
H A Ziegler
J A Taylor
+Elgin st commncs
Henry Reuel
Adam Treusch
J D Schaefer
Geo Gerhardt
+Noecker st comncs
Mrs Noecker
Joseph Musselman
James Scott
Fred Brandt
J O Motheral
+Frederick st comncs
Jacob Conrad, sr
Herbert Smith
Thomas Sherman
P L Weis
H B Duering
John Schneider
George Dahmer
John Moyer
Fred Kolotzki

KING ST, south side

Chas J Alteman
+Union st crosses
New Mutual Life Bldg
Wm Carthew
E F Seagram
George Wegenast
F Riehm
W C Naylor
+John st s commncs
Ferd Hueglin
D K Kuntz
Philip Schweitzer
J Baumgartner, gro
Jacob Huber
Shoddy Mills
+Allen st commences
Can Furniture Co
Joseph Nowack
Miss C Wegenast
C Woeller
Mrs L Kuntz
Abraham Metzger
Park Brewery
+William st s comns
Fred Keil, cigar mfr
J B Snider, furniture
Mrs F Reinhardt
H F Boehmer, shoes
J Gatschene
Chas Schuett

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

Mrs C Thomas
Wm Thomas
Emil Frederick
James Hosea
Michael Rieb
Miss Hogg
Snyder Bros, upholstering Co
Interntl Harv Co Agcy
Waterloo Mfg Co
Union Mills
Ontario Seed Co
Bell Telephone Co
Dom Express Co
C P R Tel Co
M Devitt & Co gen str
+Erb st s commncs

ÆTNA
INSURANCE CO.
HARTFORD, CONN.
Leading Fire Insurance Co. in America.
J. B. HUGHES,
Special Agent. Phone 259
C. A. BOEHM, Local Agent
Phone 249

A. C. BENDER,
RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South.
Berlin, Ont.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING STREET WEST, WALPER BLOCK.

PIANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserve, $6,000,000
Total Assets, $150,000,000
Transacts a General Banking Business. Interest Allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Phoenix Insurance Company
OF HARTFORD, CONN.
Established 1854
Total Assets, $9,900.000
Total Losses Paid, $65,696,377

Bank of Toronto
John Zinn
C Stenunagel
H H Wilhelm
Conrad Bros, hrdwr
Chas Ball, real estate
The Apollo
A K Roesch, gro
J S Roos Shoe Co
Webb & Fischer, MDs
John Burke
A E Sanderson

+Duke st s commens

Vacant
Herman Gross
Cyrus Kraft, grocer
G H Kraft, btchr
And Rockel, undrtkr
W J Dreger
Vacant
M Schade

+Princess st s comns

Huether House
Henry Schaus
D C Kuntz

+Cedar st s comncs

Wm Heuhs
Mrs J S Roos
Park Hotel

+Young st s comncs

Rev E Brockelman
Henry Scheifele
George Winkler
Philip Hohemeier

+Spring st s comncs

Paul Bergman

+Church st comncs

Public School
Louis Seip
Michael Schmidt
John Steffler
Charles Hudelmyer

+Ezra av commncs

A Weidenhammer
Benj Playford
Isaac Groff
Jacob Brooks
Sid Scheifele

MARY ST, n s, from Allen to Limits

Geo Hasenflug
Peter Hartleib
Jacob Hagey
J F McBride
August Heiman

+John st crosses

John Hemmersley
Mrs A Hummel
Adam N Seyler
Mrs Jane F Winn
Alfred Gatschene

+Union st crosses

MARY ST, s side

F W Snider
Conrad Hoffman
Mrs Henry Koehler
C H Koehler
John Koehler
James B Watson
J M Muir
W G Thompson

+John st crosses

Philip Koening
Ignatz Schossler
Edgar Schlosser

MENNO ST, e side, from Erb to Park ave

Henry Allensen
Chas Miller
Henry Fenner
Conrad Fenner

+Weber st crosses

Mrs Titus Snider
3 New houses
Jonas Bowman
Edwin Busch
Joseph Schickler

MENNO ST, w side

D Cressman
Thomas Nihill
George Klitzke
A Brubacher
Anthony Bauman
Levi Graybill

+Weber st crosses

John Bierschbach
Mrs H D Becker
A H Lilley
Val Karges
Joseph Gross
George Becker
Jacob Herber
John Tucker
George Binning
Joseph Stumpf

THE MUTUAL LIFE OF CANADA
The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

MOORE AVE, from Erb to Union

Ontario Seed Co
W C Stengel
Adam Engel
F Doering
Carl E Miller
Godfrey Buchholz
Wm Rank

NOECKER ST, e side, from King

Mrs S E Schwazwaelder
+Queen st crosses
A McIntyre
Saml Beck
Wm Hueglin
Lloyd Bowman
John Haus

NOECKER, west side

Martin M Bowman
A M Bowman
Eroile Ciceri
Vacant
Chas Gerster
Mrs J Ermel
Arch Peppler

NORMAN ST, from Park

Chas Plantz
Wm Koch
James Johnson
Alonzo Stricker
New house

PARK AVE, e s, from Caroline to Victoria

Public School
Gustave Czerwinski
August Doemski
George Seipel
+Foundry st crosses
New house
John Ellert

PARK AVE, w side

Rev V M Dunford
James Valentine
+Short st commncs
John Schafer
John Hauck
W Doughty
John H Moyer
Rev W D Lee
C A Stephens
E Schmidt
+Foundry st crosses
W J Schnarr

PARK ST, from William to Union

John Rafferty
Chas Bauer
Wm Mickus
+Norman st comncs
Geo M Fisher
Louis Heinrick
Joseph Harvey
Mat Hummel
Wm Massel
Hugh McDonald
+Allen st crosses
Robert Dobbin

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
Incorporated 1720
Capital paid up, $2,241,375
Total Cash Assets, 22,457,415

Albert Fromm
J W Ruppel
Mrs Jacob Oetzel
Fred Halstead
+John st crosses
Adam Wagner
Joseph Schneider
Mrs C Lauber
J Carter
Henry Jacobi
Mrs Bornhold
David Lipphardt
Rudolph Kurke

PEPPLER ST, n side, from Erb to Elgin

James Mickus

Hartford Fire
Insurance Co.
A CENTURY OLD
In San Francisco alone Ten Millions Paid.
C. A. BOEHM, Agent.
PHONES { Office 249. Residence 209

If you want to buy or sell Real Estate, see **A. C. Bender.**
HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT WANLESS'

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G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND Insurance Company
Established 1873
Old and time-tried.

S Beatty
Mrs Fred Seeburger
John E Miller
Mrs M A Holzworth
Adam Becker
Melvin Stroh
Robert Grisch

+Cedar st crosses

Edward Ludwig
Wm Hamdorf
Chas Oestrich
Mrs Cyrus Eby
Geo Gross
M G Ritzer
Henry Mansz
Geo H Kraft
Henry Rockel
Henry B Koehler
Henry Gerbracht
Jacob Koenig

PEPPLER ST, s side

+Young st ends

Wm Dahmer
J J Rafferty
F Snyder

PRINCESS ST, e s, from King to Peppler

+Queen st crosses

Val Henry
John Flynn
Thos Patten

+Queen st crosses

Wesley Kee
Edwin Snider
Henry Schaefer
Henry Koch
Mrs Schmehl
W H Thomas
Herman Wolff

QUEEN ST, n s, from William to Noecker

Gas Works

+Weber st crosses

Chas Mueller
G T R Station
Wm Hogg, coal
Skating Rink

+Erb st crosses

Vacant
Joseph Berges
Martin Benninger
J C Schaefer, cgr box manfr

+Duke st crosses

C A Henrich
J B Fischer
Chas E Fischer

+Princess st crosses

Christian Wolfe
Alex Wolfe

+Cedar st crosses

Ezra Payne
Chas Moogk

+Young st crosses

Henry Decker
Martin Schmidt
John Schaaf
Levi Haus
Alex Bauman
Chas Treusch
Louis Kraft
H F Boehmer
Harry Boehmer
Thos O'Donnell

QUEEN ST, south side

John Kaufman
Adam Kaufman

+Weber st crosses

R Roschman & Co, button manfrs

+Erb st crosses

J W Kee, livery
Jacob Wolfe
Peter Erb
Nathan Uttley

+Duke st crosses

David Staley
Aug White
J H Engel

+Princess st crosses

Ed Dermel

+Cedar st crosses

Irwin Hamel
Jacob Koch

+Young st crosses

Henry Hoffman
Fred Hebel

+Spring st ends

P F Weeks

THE MUTUAL LIFE OF CANADA

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

+Elgin st crosses
A Winkler
Wm Johnson
Henry F Becker

SHANTZ AVE, from Erb s to Limits

Mueller & Son, cooprs
Toronto-Waterloo Office Fixture Co

SHORT ST, n side, from Park ave

Noah Martin
Eph Steinerr
James Cole

SHORT ST, west side

Charles Lachmon
Samuel Both
Wm Schedewitz
M Merklinger
Theo Braun
John Murr

SNIDER ST, n side, from Albert to Church

Charles Hamel
+Young st crosses
John D Schneider
Geo Schneider
Conrad Holtzwarth
+Spring st crosses
Geo Kalbfleisch
Edward Hamel
Saml Dopp
Mrs Hopper
John Dierlan, s s

SPRING ST s, from King to Park

P Hosea
H A Smith

UNION ST, e s, from King to Limits

Mrs Fred Colquhoun
+Mary st crosses
George Moore
Wm Reid
Chris Henrich
+Herbert st crosses
Henry Herr
George Herr
Albert Zirka
Oscar Herr
Anton Brizina
Emil Wankel
+Bowman st comncs

UNION ST, w side

W J Eckert
+Mary st crosses
Fred Doering
G F Doering
Wm Steppler
Ed Winterhalt
Wm Joyce
S E Finchin
+Willow st ends
Wm Friederich
John Cation
Ernest Lorenz
David Graf
Karl Frost

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889.95

VICTORIA ST, n side, from Erb s to William

Ed Seibel
Frank Schlosser
John Bauman
John Graff
+Weber st crosses
Geo Lackenbauer
Conrad Henrich
Henry H Wendell
Sydney Tucker
Wm Easton
J S Thomas
+Park av ends
Geo M Trussler

PERTH MUTUAL
FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $202,793
C. A. BOEHM,
Agent for Waterloo and Berlin
PHONES { Office 249 / Residence 209

You consult your own interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER, CONVEYANCER, ETC.

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection

WANLESS'
OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity & Guaranty Company
We Will Bond You
Established 1896
Cash Capital, $1,700,000

VICTORIA ST, s side

John Bingeman
Emma Snyder
P G Groom
Geo Hope
E J Fischer

+Weber st crosses

Mrs E Ziegler
E Lorentz
Otto Umbach
Henry Karges
Albert Pearson
Henry Reuel
Ira Snyder
John Bruegeman

WATER, n s, from Albert to church

Market Hotel
George Schaefer
Henry Weisgerber

+Princess st crosses

John Ritzer

+Young and Spring sts cross

Harry Krantz

WATER ST, s side

Public Library

+Cedar st crosses

Henry Kress
Robt Kirschel
Julius Knauff

+Young st crosses

Geo H Schmidt
Clarke VanEvery
Mrs O S Martin
Reuben Clarke
Charles Hoffman

+Spring st crosses

Jacob Jackey
John Steller
Aaron Musselman

WEBER ST n, from King to Limits

Waterloo Stm Lndry

———

WEBER ST s, from King to Charles

John Cook
Harry Westwood
F Eckensviller

+Caroline st crosses

Seagram's distillery
Geo Allward

+Foundry st crosses

F Lorentz
Vacant
Mrs Louis Grein

+Menno and Victoria sts cross

Conrad Bierman

WILLIAM ST n, e s, from King to Limits

Water Works

+Herbert st crosses

Wardell Greene Ltd

———

WILLIAM ST n, w s

Richard Berry
Jacob Ball

+Queen st commncs

John Kummer
Fred Gross
Henry Hoffman

+Herbert st crosses

Edwd Elwes
Andw Kenetle
Mrs Elsie Laduc

———

WILLIAM ST south, e s, from King to limits

Park Brewery

+Caroline st crosses

Mrs Frank Bauer
Wm Marshall
Chris Niergarth
Rev J S Hockey

+Park st comncs

Ernst Haedke
A G Heller
Jos Zalewski
Henry Neeb
Henry Hahn
Louis Feik
Louis Wendell
Peter Witzel
Mrs E Schaefer
Wm Frohnappel
Mrs A Neuber

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

Henry Hohner
Adam Moyer
Jos Sehl
A C Moyer
Martin Schiel
Samuel Snyder

WILLIAM ST south, west side

Methodist Church
John R Donald
A Oestreich
+Caroline st crosses
Mrs Joseph Brandt
J D Martin
Henry Mueller
M S Wegenast
Harry Dickman
Jacob Andres
John Weseloh
+Foundry st ends
Henry Steppler
Wm Schlitt
Ed Buschlin
Herbert Joyce
Jacob Hespeler
Thomas Hilliard
Jacob Reiner
Joseph Hinsberger
+Victoria st ends
W E Liesemer
Adolph Ferdinand
Chris Karges

WILLOW, e s, from Devitt ave to Union

J B Snider
Mrs John Shuh
Joseph E Seagram
Horace Longhurst
John Nichol
Conrad Zick
Ferd Schneider
Conrad Allendorf
+Allen st crosses
Waterloo Furn Co
+John st crosses

WILLOW, west side

Fred Czerwinski
Mrs Henry Roos
+George st ends
+Allen st crosses
Vacant
Edwin Hohemeyer
+John st crosses
Herman Schmidt
Edwd Ryan

YOUNG ST north, e s, from King

Vacant
+Queen st crosses
Vacant
Elias Frey
Wm Conrad
C Huehnergard
Alfred Reesor
S Flynn
Frank Petch

YOUNG ST n, w side

Peter Linker
+Queen st crosses
Chas Froehlich
Geo Liphardt
J A Harper
Jacob Conrad
Louis Gueltig
Wm Moyer
Alex Weaver
John Paff
Charles Kalbfleisch

YOUNG ST south, e s, from King to Park

Jacob Peppler
+Water, Snider and Albert sts cross
Chas Mueller
Herman Hass
J F Youngblut
Geo L Bolduc
Wm Toletzke
J G Moser
Robert Cole

YOUNG ST s, w side

Peter Gleiser
+Water and Snider sts cross
C A Haehnel
+Albert st crosses
F C Perschbacher

YORK ST, from William to Limits

W J Watson

Gore District Mutual FIRE Insurance Company

Established 1839
Net Cash Surplus, $333,772

C. A. BOEHM, Agent.
PHONES { Office 249 / Residence 209

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

EDISON, VICTOR and POLLOCK PHONOGRAPHS and RECORDS. WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

TOWN OF WATERLOO

Alphabetical Directory

HENRY VERNON & SON, PUBLISHERS

Aikins, Riley, brklyr, b City Htl
Aitman, Chas, carvr, b Alexander House
Alexander House, Wm Stroh, prop, King
Allendorf, Conrd, carp, h Willow
Allenson, Geo, mldr, h Charles
Allenson, Henry, lab, h Menno
Allward, Geo, coopr, h Weber s
Alteman, Chas J, h King
Amlinger, Jos, mldr, h John e
Anderson, Clifford, pipe fittr Weichel & Son, lvs Berlin
Anderson, Fred, ball playr, b City Hotel
Andres, Jacob, lab, h William s
Anthes, Mrs E C, steno Mutual Life, George
Apollo, (The), C Facius, prop, King
Armitage, J H, M D, h Duke
Armstrong, T L, insp Mutual Fire, h Herbert, cor John
Arnold, Philip, h Frederick
Bailey, Mrs M, h King
Bailey, Lottie, steno Mutual Fire, King
Ball, Chas, real estate, h King
Ball, Jacob, h William n
Bank of Toronto, C A Stephens, mgr, King
Bauer, Aloyes, mangr Kuntz Brewery, Ltd, King e
Bauer, Chas, formn Brewy, Park
Bauer, Mrs Frank, h William s
Bauman, A F, M D, h King
Bauman, Alex, mech, h Queen
Bauman, Anthony, coopr, Menno
Bauman, Ed, firemn, h John s
Bauman, John, boilermkr, h Victoria
Baumann, Leonard, portr Commercial Hotel
Bauman, Manessa, wdwk, Albert
Bauman, Wm, boilermkr, h Caroline
Baumgartner, J, gro, h King
Beam, Nathnl, mech, h Foundry
Bean, Clive S, publisher Chronicle-Telegraph, h George

THE MUTUAL LIFE OF CANADA
Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - $2,973,750
W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323

Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

Bean, David, publisher Chronicle-Telegraph and Daily Telegraph, Berlin, h George, cor Willow
Bean, Gideon, h Foundry
Bean, Irvin, mldr, h Victoria
Bean, Mrs John, h Foundry
Bean, Roy S, publisher Chronicle-Telegraph, George
Beatty, Saml, wks Box facty, Peppler
Beatty, Solomon, drvr, h Peppler
Bechtel, B E (Bechtel's, Ltd), h Allen s
Bechtel, Eloine, bkpr C A Boehm, Allen s
Bechtel, Herbt, h King
Bechtel, Mrs J (wid Isaac), h Allen s
Bechtel, Jacob S, tmstr, Allen s
Bechtel's, Ltd, brick mfrs, Allen s
Bechtel, Wilson (Bechtel's, Ltd), h Allen s
Beck, Normn, pntr, b Alexander House
Beck, Saml, mech, h Noecker
Becker, Adam, mach, h Peppler
Becker, Conrad, shmkr, h Elgin
Becker, E W, pianos, King
Becker, Henry F, cabntmkr, h Queen
Becker, Geo S, finshr, Menno
Becker, Mrs H D, h Menno
Becker, Peter P, tmstr, Foundry
Beilstein, Wm, lab, h John n
Bell Telephone Co, King
Bellinger, Mrs Theo, h Allen n
Benninger, Martin, lab, h Queen
Berduoc, Peter, btchr, h Albert
Berges, Jos, tanr, h Queen
Bergman, Paul, lab, h King
Berringer, Edwd, upholstr, h Allen n
Berry, Richd, mech, h Herbert

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

Berry, Richd, eng, h William n
Betzner, Ewin, b Market Hotel
Bierman, Conrad, gard, Weber s
Biersbach, John, wks Distillery, h Menno
Binkle, Jacob, wtchmn, h Caroline
Bingeman, John, h Victoria
Binning, Geo, wks Distillery, h Menno
Binowski, John, mech, h Charles
Bish, Miss J, steno Mutual Life, Herbert

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

A. C. BENDER
REAL ESTATE
11 Queen St. S.
Berlin, Ont.
ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
Pool and Billiard Parlor in Connection.
7 KING STREET WEST WALPER BLOCK.

WANLESS' ◎ Everything in Music, Classic, Sacred and Secular, also Folios, Collections, Opera Scores, Catechisms, Methods and Studies. ◎ SHEET MUSIC MUSIC BOOKS

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
INCORPORATED 1890.
Surplus to Policyholders, $206,800

Bisch, Paul, wks Box facty, b Park Hotel
Bish, Wm, lab, h Herbert
Blundill, Roland, tmstr, h Alexander House
Bockelman, Rev E, pastor St John's Church, h King
Boehlender, Wm, wdwkr, h King
Boehm, Chas A, insurance, King, h John n
Boehmer, H F, shoemkr, King, h Queen
Boehmer, Harry, shmkr, h Queen
Bohlender, Danl, gro, h King
Bolduc, Albt, h Allen n
Bolduc, Geo, h Allen n
Bolduc, Geo L, h Young s
Boll, Otto, brbr, h John s
Bornhold, Mrs E, h Park
Boswell, Miss, steno Mutual Life, George
Both, Samuel, glove mkr, h Short
Bowman, Alvin M, formn, h Noecker
Bowman, Jonas, wks Foundry, h Menno
Bowman, Lloyd, mech, h Noecker
Bowman, Martin M, carp, h Noecker
Bracy, John H, lab, h Erb s
Brady, Moses, lab, b Commercial Hotel
Braendle, Moses E, bkpr J B Snider, h George
Braendle, Moses D, bkpr J B Snider, h George
Brandt, Chas, carp, h Herbert
Brandt, Fred, mach, h King
Brandt, Mrs Jos, h William s
Braun, Theo, tmstr, h Short
Braunlich, Richd, tlr John Ritzer, b Young
Brehm, Jos, pntr, b Alexander House
Bricker, Geo G, clk Bank of Toronto, King
Bricker, Mrs Jacob, sr, h Erb n
Bricker, Levi, agent, h Allen n
Bricker, S B (S B Bricker & Co), h 139 King
Bricker, S B, & Co, dry goods, King
Brill, Peter, mldr, h Moore av
Brill, Wm, cutr, h Moore av
Bringloe, Wm, formn, h Erb n
Brizina, Anton, cooper, h Union
Brooks, Jacob, farmer, h King
Brubacher, Addison, mech, h Erb s
Brubacher, Allan, tmstr, h Menno
Bruce, Geo A, bkpr Kuntz Brwy, Ltd, h Allen
Bruce, Miss H A, steno Mutual Life, Allen
Bruegeman, John, tlr, King, h Victoria
Bruegeman, Levi, gro, King, h Caroline
Brunner, Wm, lab, h Albert
Buchholz, Godfrey, firemn, h Moore av
Buckley, John, miller, h King

The Mutual Life of Canada Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.
W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN. ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

Bunton, F W, tellr Bank of Toronto, King
Burke, John, mech, h King
Busch, Edwin, mech, h Menno
Buschlin, Edwd, wdwkr, h William s
Buss, Carl, finshr, h King
Canada Furniture Co, H Schaefer, mgr, King
Canadian Bank of Commerce, J B Moorman, mngr, King
Canadian Express Co, W G Thompson, agent, King
Canadian Pacific Telegraph Co, King
Carter, John, lab, h Park
Carthew, Wm, bkpr J E Seagram, h King
Cater, Frank, lab, b Commercial Hotel
Cation, John, fitter, h Union
Caton, Jas, lab, b Commercial Hotel
Chace, Jos L, agt, h John n
Chronicle-Telegraph, D Bean, publisher, Erb s
Chubb, R C, tellr Bank of Commerce, b Huether Hotel
Ciceri, Eroile, lab, h Noecker
City Hotel, A Hergott, prop, King
Clarke, Reuben, mech, h Water
Clement, C B, cashr Mutual Life, h Allen n
Co-Operative Broom Co, H Oetzel, mgr, Bricker av
Cochrane, A H, clk Waterloo Mfg Co, h King
Cole, Jas, cooper, h Short
Cole, Robt, h Young s
Colquhoun, Mrs Fred, h Union
Commercial Hotel, H C Raisig, prop, King, cor Duke
Conrad Bros, hardware, King

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire
INSURANCE COMPANY
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Conrad, Jacob, jr, (Conrad Bros), h 22 Young n
Conrad, Jacob, sr, h King
Conrad, Wm (Conrad Bros), h 19 Young n
Cook, H M, clk Mutual Life, lvs Berlin
Cook, John, mach, h Weber s
Copeland, Albert, confectioner, wholesale and retail, ice cream, our own make candies, something tasty, Kandy Kitchen, King St
Cress, John G, Erb s

C. A. BOEHM
District Agent
THE
Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.
PHONES — Office 249; Residence 209

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE BUSINESS TRANSACTED | **A. C. BENDER,** 11 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
THE STANDARD LIFE ASSURANCE CO'Y
ESTABLISHED 1825

Invested Funds, -	$61,000,000
Canadian Investments,	18,000,000
Annual Revenue, -	7,400,000
Profits Paid - -	35,000,000

Cressman, A K, insurance, real estate & conveyancing, King e
Cressman, D, h Erb s
Cressman, Dalton, drvr, h Menno
Crowe, Miss J M, h Caroline
Crowe, Wm, egg dlr, h Herbert
Coutts, J J, excise officr, h George
Czerwinski, Fred, h Willow
Czerwinski, Gustav, firemn, h Park av
Dahmer, Geo, farmr, h King
Dahmer, Menno wks Brewy, h Caroline
Dahmer, Wm, tmstr, h Peppler
Damm, John H, mach, h Charles
Dawson, Wm, excise officer, h King
Day, Benj, lab, b Commercial Hotel
Dechert, Danl, mech, h Charles
Dechert, Geo, mech, h Charles
DeCotes, Geo, upholstr, b Commercial Hotel
Decker, Mrs Elizbth, h John s
Decker, Henry, carp, h Queen
Dehler, Edwd, bkpr, h Allen n
Dering, Peter P, glove mkr, h Erb s
Dermel, Edwd, contr, h Queen
Devitt, A E, salsmn M Devitt & Co, h Devitt av
Devitt, Benj, h Devitt av
Devitt, E M, drug, King, h Albert
Devitt, M, & Co, genl store, King
Devitt, Menno, h Belleview av
Devitt, Stanley, clk Dominion Life, Belleview av
Dickert, Fred, wks Button facty, h Erb s
Dickman, Harry, formn Can Furn Co, h William s
Diebel, Geo, postmstr, h King
Diebold, Jacob, lab, h George
Diegel, Mrs Wm, h John s
Dierlam, John, pntr, h Snider
Dietrich, Clements, wks Brewy, b Commercial Hotel
Dietrich, Jos, upholstr, h John n
Dietrich, Louis F, agent International Harvester Co, h Allen n
Dobbin, Chas, clk, Park
Dobbin, Robt, supt Gas and Water Works, h Park
Dodds, Geo W, gro, King
Doelle, H, clk Mutual Life, Young
Doemski, August, buttn wkr, h Park av
Doering, Fred, trav, h Moore av
Doering, Fred, trunk mkr, Union
Doering, G F, trav, h Union
Doersam, Mrs Adam, h King
Doersam, Jacob, stationer, King
Doll, Bernard, wine clk Alexander House
Dominion Express Co, King
Dominion Life Ins Co, Thos Hilliard, mgr, King
Donald, John R, blksmth, h William s
Donaldson, Geo, h Cedar n
Dopp, Saml, pat med, h Snider

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323

Player-Pianos 66 and 88 Notes at **WANLESS'**

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

Dorch, Gregor, h Belleview av
Dotzert, Wm, tmstr, h Foundry
Doubledee, D, mech, h Foundry
Doughty, W, clk J E Seagram, h Park av
Dowling Wm, ball playr, b City Hotel
Dreger, W J, bkr, h King
Dunford, Rev V M, pastor Church of England, h Park av
Easton, Wm, lab, h Victoria
Eby, Mrs Cyrus, h Peppler
Eckel, S, dentist, King
Eckensviller, F, tmstr, h Weber s
Eckert, Jos, h King
Egener, Adolph, excise officer, h Church
Eggert, W J, gro, h Union
Eichler, Barney, b Market Hotel
Eisenberg, Henry, mech, h King
Ellert, John, mason, h Park av
Ellis, Harry, jr, wks Rubber factory, h King
Elsley, Jas, lab, h King
Elwes, Edwd, h William n
Engel, Adam, mach, h Moore av
Engel, Albt, finshr, h David
Engel, Mrs Chas, h Albert
Engel, Emil, brbr, Erb s, h Herbert
Engel, Hermn, upholstr, h David
Engel, J H, V S, h Queen
Engel, John, carp, h Herbert
Enlow, J, b Huether House
Erb, Mrs F E, h King
Erb, Noah, h Erb s
Erb, Peter, mech, h Queen
Erb, Peter, wks Button facty, Duke
Erickson, —, b Huether House
Ermel, Mrs J, h Noecker
Ernst, Jacob, drvr Wichel & Son, h 46 Caroline

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Total Assets (including subscribed capital), $429,000

Ewald, A H, agt C P R, h Erb s
Ewart, Jas, wks Seagram's, h King
Extner, August, lab, h Church
Feik, Louis, wks Distillery, h William s
Fenner, Conrad, carp, h Menno
Fenner, Henry, mldr, h Menno
Fenner, Jacob, carp, h John n
Ferdinand, Adolph, milnr, h William s
Ferdinand, Henry, lab, b Commercial Hotel

PERTH MUTUAL
FIRE
INSURANCE COMPANY
ESTABLISHED 1863
Net Cash Surplus, $202,793.
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH, Berlin, Ont.

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block
CIGARS, TOBACCO, Etc.
Pool and Billiard Parlor in connection.

STEINWAY THE WORLD'S MOST RENOWNED PIANO. WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

Ferguson, John, bkpr Seagram's, h King
Finchin, S E, mech, h Union
Fischer, Chas E, cigars, King, h Queen
Fischer, E J, btchr J B Fischer, h Victoria
Fisher, Geo M, clk Mutual Life, h Park
Fischer, Herman, btchr J B Fischer, 23 Queen
Fischer J B, butcher, King, h 23 Queen
Fischer, John, jr, clk Mutual Fire, Queen e
Fischer, Jos, clk Mutual Life Foundry
Fischer, Moses, mech, h Foundry
Fischer, W J, M D, h King
Fischer, Walter, btchr J B Fischer, 23 Queen
Fletcher, J H, ledgr kpr Bank of Toronto, King
Flynn, John, cond St Ry, h Princess
Flynn, Miss L, clk Dominion Life, 74 William
Flynn, Sebastian, chief police, h Young n
Forbes, Gordon, mch, h Foundry
Forbes, Gordon, jr, bkr, h Foundry
Foerster, Wm, lab, h Cedar n
Frey, Elias, upholstr, h Young n
Frey, Martin, lab, h Albert
Friedrich, Chas, upholstr, h King
Freiderich, Emil, mech, h King
Friedrich, Geo, wks Distilry, h King
Friederich, Wm, h Union
Froehlich, Chas, formn, Young n
Froehlich, John C, h King
Froehlich, Wm, cabntmkr, h Cedar s
Frohnappel, Wm, carp, h William s
Fromm, Albt, mach, h Park
Frost & Wood Agency, R Trussler, agent, Erb s
Frost, Karl, butn wkr, h Union
Gagne, Miss C, b Huether House
Galloway, Alex, stone cutr, b Alexander House
Gatschene, Alfd, carp, h Mary
Gatschene, Eugene, btchr, King e, h Herbert
Gatschene, Jacob, mech, h King
Gatschene, John, wks G T R, h John n
Gatschene, O M, photographer, King, h same
Geiger, Oliver, telr Molsons Bank, h Foundry
Gellatly, E F, drvr Canadian Exp, Princess
George, Geo, lab, h Albert
Gerbracht, Henry, h Peppler
Gerhardt, Geo, lab, h King
Gerhardt, Henry, pntr, h Bricker
Gerhardt, Mrs Lissette, h Ezra av

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

Germann, Julius, h Duke
Gerster, Chas, mech, h Noecker
Giant, Alex, stone ctr, b Alexander House
Gibbons, Jas, lab, h King
Gies, Mrs Elizbth, h Albert
Gies, Walter, clk Dominion Life, Albert
Gies, Mrs Wm, h George
Ginter, John, carp, h King
Glaister, Wm W, cartr, h Erb n
Gleiser, Geo, clk Letter & Son, h Duke
Gleiser, Geo, undertkr, King, h Duke
Gleiser, Peter, clk Mutual Life, h Young s
Glippert, Wm, wdwkr, b City Htl
Godbold, Engeline, h Foundry
Godfrey, Danl, pntr, b Alexander House
Good, E H, h Albert
Good, Frank, drover, h Albert
Good, Harold, clk Mutual Life, Albert
Good, Joel, surveyor, h Erb s
Gooding, Albt, drvr Sanderson's, h King
Gordon, Martha, confr, King
Gottfried, David, b Market Hotel
Gould, Geo, tinsmth Weichel & Son. b Commercial Hotel
Grace, Alva, mldr, h Ezra av
Graff, David, shmkr, h Union
Graff, John, wks Brewy, h Victoria
Grant, Mrs Mary, h Cedar n
Graybill & Shantz, coal & wood, Erb s
Graybill, Jas, lab, b Commercial Hotel
Graybill, Levi (Graybill & Shantz), h Menno

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889,95

Graybill, Oliver, steno Mutual Fire, King
Great North Westrn Tel Co, King
Green, Fred, wks Box facty, b Commercial Hotel
Greene, Wm A (Wardell & Greene), h George
Grein, Mrs Louis, h Weber s
Grisch, Harold, wks Weichel & Son, Peppler
Grisch, Robt, cbntmkr, h Peppler
Groff, Isaac, cattle buyr, h King
Groom, P G, upholstr, h Victoria
Gross, Fred, h William n

Insurance Company of North America
Founded 1792.
Losses Paid, $144,730,841.
Surplus, $5,589,406.
Fire, Marine, Automobile, Tourist, Etc.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

Lembke & Kreller,
7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE
A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at WANLESS'

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION INSURANCE COMPANY OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,552,000

Gross, Geo, elect, h Peppler
Gross, Herman, lab, h King
Gross, Jos, firemn, h Menno
Grossman, Ignatz, h John n
Grosz, Henry, lab, h Albert
Gueltig, Gottfried, h Young n
Gueltig, Louis, carp, h Young n
Guenther, Paul, pntr, h Herbert
Guenther, Rudolph, lab, h Allen
Guenzler, Geo, turnr, h Allen s
Guttpell, Val, lab, h Allen s
Haedke, Ernst, acct Kuntz Brewy, Ltd, William, cor Park
Haehnel, A G, drugs, King, h Cedar e
Haehnel, C A, acct Waterloo Mutual Fire, Young, cor Albert
Haehnel, Geo, wks Button facty, h Cedar s
Hagen, Albt, lab, h Herbert
Hagey, Jacob, trav, h Mary
Hahn, Geo M, lab, h George
Hahn, Henry, mech, h William s
Haight, Frank, mangr Waterloo Mutual Fire Ins, h John n
Haight, J C, barrister, Letter's Block, King, b Hotel Lewis
Hall, Miss E, wks Sentinel, Caroline
Hallman, M S, actuary Mutual Life, h Allen n
Halstead, Fred, clk Dominion Life, h 36 Park
Ham, C, b Heuther House
Ham, C H, clk Molsons Bank, Albert
Hamacher, Grahm, mech, Allen n
Hamdorf, Wm, carp, h Peppler
Hamel, Chas, brkmkr, h Snider
Hamel, Edwd, cbntmkr, h Snider
Hamel, Gustav, broom mkr, h Church
Hamel, Irwin, brm mkr, Queen
Hamel, John, h Albert
Hannaburg, Chas, lab, h King
Harper, J A, clk Mutual Life, Young n
Harris, Everett E, mach, h Erb n
Harris, John, upholstr, h Caroline
Harris, Mrs Wm, h Erb s
Harrison, Fred, b Market Hotel
Hartel, John F, mgr Hotel Lewis, h King
Hartleib, Peter, firemn, h Mary
Harttung, Walter, acct Bank of Toronto, King
Harvey, Jos, mach, h Park
Hasempflug, Mrs C, h Church
Hasenflug, Geo, h Mary
Hasenpflug, Philip, finshr, h Foundry
Hass, Herman, clk Weichel & Son, h Young s
Hauck, John, mach, h Park av
Hauck, Jos, cooper, h Erb n
Haus, John, lab, h Noecker
Haus, Levi, mldr, h Queen
Haveron, James, publisher The Sentinel, h Foundry
Hawke, Mrs E N, h Albert

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

Hawke, A N, implmnts, Erb s, h Albert
Hawke, Miss E, sten Mutual Life, Albert
Hayes, Bertha, steno, George
Hayes, Wm, lab, h George
Headerich, Mrs Louis, h King
Hebel, Fred, cabntmkr, h Queen
Heberbrand, Wm, mason, John n
Heiman, August, miller, h Mary
Heimbaecker, Fred, upholstr, h George
Heimbaecker, John, blksmth, h George
Heimbecker, Mary, h King
Heimpel, Albt, mech, h Foundry
Heinrich, Adolph, mech, h Albert
Heinrich, Conrad, h Victoria
Heinrick, Louis, tmstr, h Park
Heldman, John, tanr, b Commercial Hotel
Heller, A G, jwlr, King, h William s
Heller, Ferd, lab, h King
Helm, Louis, lab, h Belleview av
Hemmerley, Chas, plmr Weichel & Son, h John n
Hemmerley, John, formn, h Mary
Henning, C, h Huether House
Henrich, Miss A, steno Mutual Life, Albert
Henrich, C A, tinsmth, h Queen
Henrich, Chris, mech, h Union
Henrich, John, carp, h Frederick
Henrich, Wm, mason, h John n
Henry, Valentine, h Princess
Herber, Jacob, lab, h Menno
Hergott, A, prop City Hotel, King
Hergott, Mrs E, h George
Herr, Geo, lab, h Union
Herr, Henry, lab, h Union
Herr, Oscar, mech, h Union
Herringer, Geo, h John n

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
ESTABLISHED 1808

Total Funds,	-	$15,000,000
Capital Paid Up	-	1,320,000
Uncalled Capital	-	9,680,000

Herringer, Jacob, finshr, John n
Herringer, Mrs John, h John n
Hertel, John F, mgr Hotel Lewis, h King
Herter, Mrs Chris, h Cedar n
Herter, Geo, wks Button facty, Cedar n
Hespeler, Jacob S, mgr Molsons Bank, h William s
Heuhs, Wm, blksmth, h King
Hilker, Fred, finshr, h Ezra av
Hilliard, Thos, mgr Dominion Life, h William s
Hilliard, W L, M D, h Albert

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,769.
C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 249. Residence 209.

A. C. BENDER,
RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South.
Berlin, Ont.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING STREET WEST, WALPER BLOCK.

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity and Guaranty Co.
(We Will Bond You)
Established 1896
Cash Capital, $1,700,000

Hine, G, b Heuther House
Hinsberger, Clayton, plmbr Weichel & Son, William s
Hinsberger, Jos, mason, h William s
Hoffman, C, mech, h Erb s
Hoffman, Chas, mach, h Water
Hoffman, Conrad, pntr, h Mary
Hoffman, Henry, cabntmkr, h Queen
Hoffman, Henry, h William n
Hoffman, Justus, tmstr, h Allen s
Hoffman, Wm, turnr, h Herbert
Hogg, Miss E, brdng, h King
Hogg, F W, clk Molsons Bank, King
Hogg, Wm, coal, Queen, h King
Hohemeier, Chas, clk, King
Hohemeier, Philip, plmbr, h King
Hohemeyer, Edwn, lab, h Willow
Hohner, Edwd, pntr, h William s
Hohner, Henry, lab, h William s
Holtzwarth, Conrad, h Snider
Holzworth, Mrs M A, h Peppler
Holmes, Jas, turner, b Commercial Hotel
Hooper, Edwd, wks Foundry, h Erb n
Hopper, Mrs, h Snider
Hortop, Wm, mgr Distillery, h Erb s
Hosea, Jas, carp, h King
Hosea, Pembroke, lab, h Spring
Hotel Lewis, King, cor Erb
Howie, Alex, excise officer, h John s
Huber, Jacob, pntr, King
Hudelmyer, Chas, mach, h King
Hueghlin, Ferd, pntr, King
Hueghlin, Louis, lab, King
Hueglin, Fred, btchr, h King
Hueglin, Wm, pntr, h Noecker
Huehn, C N, cooper, Queen, h Erb n
Huehn, Oscar, tlr John Ritzer, b Cedar
Huenergard, Conrad, clk Dominion Life, h Young n
Huether, Clarence, ball playr, b City Hotel
Huether House, H Kolbrenner, prop, King
Hughes, F G, dentist, King, h Allen
Hughes, J B, ins, h George
Hummel, Mat, wks Brwy, h Park
Hunsberger, Abram, mech, h Erb s
Hunsberger, Rev Noah, pastor Mennonite Ch, h Erb s
Hyne, Geo A, clk Molsons Bank, King
International Harvester Co Agency, Louis F Dietrich, King
Jacker, Jacob, mach, h Water
Jacobi, Mrs D, h Duke
Jacobi, Henry, contr, h Park
Jacobi, Normn, cigar mkr, Park
James, Cecil, mach, b City Hotel
Johnson, Jas, h Norman
Johnson, Wm, lab, h Queen

THE MUTUAL LIFE OF CANADA
In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

Joyce, Herbt, boilermkr, h William s
Joyce, John, boilermkr, h John n
Joyce, Wm, boilermkr, h Union
Kaatz, Mrs C, h Albert
Kaiser, Fred, blksmth, h Herbert
Kaiser, Henry, h Caroline
Kaiser, Wesley, clk Weichel & Son, h Caroline
Kalbfleisch, Chas, prntr Sentinel, h Young n
Kalbfleisch, Geo, lab, h Snider
Kalbfleisch, Henry, mach, h Albert
Kaminsky, Michl, b Market Hotel
Karges, Chris, wks Brewy, h William s
Karges, Henry, mach, h Victoria
Karges, Valentine, mach, Menno
Katz, Chris, h John n
Kaufman, Adam, blksmth, h Queen
Kaufman, Jno, blksmth, h Queen
Kaufman, John R, blksmth, King, h Queen
Kee, Wesley, livery, Queen, h Princess
Keil, Fred, cigar mfr, King, h Cedar s
Kenetle, Andw, wks C P R, h William n
Kesig, Louis, lab, h Herbert
Kiesweller, Mrs John, h Herbert
Kirsch, Emil, mgr Waterloo Brm Co, h Charles
Kirschel, Robt, prntr Sentinel, h Water n
Klahs, Frank, brewr, h George
Klauset, Paul, h Albert
Kleeberger, Mrs E, h Cedar n
Klie, Geo, brbr, h Albert
Klie, Geo, lab, h King
Klinck, Milton, b Market Hotel

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets, - $9,900,000
Total Losses Paid, 65.696,377

Klippert, Adam, mgr Klippert Undertaking Co, h Allen n
Klippert Undertaking Co, Adam Klippert, mgr, King
Klitzke, Geo, lab, h Menno
Knauff, Julius, mfr, h Water
Knechtel, Jacob, mach, h Erb s
Koch, Henry, pntr, h Princess
Koch, Jacob, tmstr, h Queen
Koch, Mrs John, h King
Koch, Wm, mason, h Norman
Koch, Wm, mech, h King
Koehler, Chas H, bkpr, h Mary
Koehler, Mrs Henry, h Mary

LEADING FIRE INSURANCE COMPANY IN AMERICA.
J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent. Phone 249

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection

You consult your own interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER, CONVEYANCER, ETC.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND
INSURANCE COMPANY
ESTABLISHED 1873
OLD AND TIME-TRIED

Koehler, H C, bkpr Snyder Bros, Mary
Koehler, Henry B, lab, h Peppler
Koehler, John, formn, h Mary
Koeller, Claus, carp, h Albert
Koenig, Jacob, mason, h Peppler
Koenig, Philip, mason, h Mary
Koerber, Fred, cgr mkr, h Erb s
Kohlrenner, Louis, wine clk Huether House
Kolbrenner, Henry, prop Huether House, King
Kolotzki, Fred, farmer, h King
Kraft, Mrs Aaron, h Albert
Kraft, Geo H, btchr, King
Kraft, Louis, cgrmkr, h Queen
Krantz, Harry, mech, h Victoria
Kranz, Mrs Adam, h Duke
Kranz, Chas, Duke
Krause, Hugo, lab, h Albert
Kress, Adam, lab, h Albert
Kress, Andw, mech, h John n
Kress, August, brklyr, b Commercial Hotel
Kress, Henry, finshr, h Water
Kress, Jacob, h Foundry
Kress, Wm, prntr Chronicle-Telegraph, Foundry
Kreutziger, Chas, jr, clk, Erb n
Kreutzwieser, Jno, carp, h Albert
Kritzke, Chas, wks Box facty, h John n
Kroetsch, Alex, pntr, h Erb n
Kroetsch & Boppre, pntrs, Erb n
Kropp, John K, cement wkr, h Duke
Krueger, Geo, drvr, h Herbert
Krueger, Geo W, lab, h Erb n
Krueger, Henry, wks Button fcty, h Church
Krueger, Wm J, h Herbert
Kruetziger, Chas, prop Dom Box facty, h Erb n
Kruetzwieser, Herbt, carp, Albert
Kuehner, Werner, mach, Church
Kummer, John, h William n
Kumpf, Miss C, h King
Kumpf, Mrs W, h King
Kuntz Brewery, Ltd, David C Kuntz, pres, King
Kuntz, D K, wks Brewy, h King
Kuntz, David C, pres Kuntz Brewery, Ltd, King w
Kuntz, Herbert F, sec-treas Kuntz Brewery, Ltd, King w
Kuntz, Mrs L, King w
Kuntz, Wm A, vice-pres Kuntz Brewery, Ltd, King w
Kurke, Chas, hostlr, b Market Htl
Kurke, Otto, cgr mkr, Park
Kurke, Rudolph, wtchmn, h Park
Kutt, Wm H, finshr, h John n
Lachman, Chas, h Short
Lackenbauer, Theo, cabntmkr, h Erb s
Lackenbauer, G H, boilermkr, h Herbert
Lackenbauer, Geo, lab, h Victoria
Lackenbauer, John, wdwkr, King
Laduc, Mrs Elsie, h William n
Laing, J M, asst sec Mutual Life, Albert

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other Habilities, Jan. 1 1910 - - - $2,973,750

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323

EDISON, VICTOR and POLLOCK PHONOGRAPHS and RECORDS. ❋ WANLESS'

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

Lampel, J, & Co, house furngs, etc, King
Lang, Alex, stone cutr, b Alexander House
Langstaff, M P, actuary Dominion Life, b Albert
Lanz, Henry, lab, h John s
Last, Geo, prop Park Hotel, King
Latsch, O A, ice dlr, h Erb s
Lauber, Mrs C, h Park
Lauman, John, carp, h King
Lee, Rev W D, pastor Presbyterian Ch, h Park av
Leitch, Mrs Sophia, h Erb n
Lentz, Chris, carp, h Foundry
Letter, J, & Son, furniture and undertaking, King
Letter, John (J Letter & Son), h Duke
Letter, Mrs John, h Albert
Letter, Norman H (J Letter & Son), h Duke
Liebler, Tilman, carp, h Bricker
Liesemer, W E, shmkr, h William s
Lilley, Alfd H, wdwkr, h Menno
Linker. Peter, h Young n
Liphardt Bros, hardware, King
Liphardt, Chas, bkpr Liphardt Bros, Erb n
Liphardt, David, cabntmkr, h Park
Liphardt, Edwd (J C Breithaupt & Co), h Duke
Liphardt, Geo (Liphardt Bros), h Young n
Liphardt, Henry (Liphardt Bros), h Erb n
Liphardt, J C (J C Liphardt & Co), h Erb
Liphardt, J C, & Co, mer tlr, King
Liphardt, John, h Erb n
Liphardt, John C, tlr, h Erb n

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
INCORPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Liphardt, Oscar (J C Liphardt & Co), h Erb
Lochead, W M O, district mngr Mutual Life, h George
Longhurst, H, clk Waterloo Mfg Co, Willow
Longhurst, Horace, formn, h Willow
Longo, Baldasaro, (Longo Fruit Co), King
Longo Fruit Co, King
Lorentz, Egedius, lab, h Victoria
Lorenz, Ernst, finshr, h Union
Lorentz, Ferd, lab, h Weber s

Head Office—WATERLOO

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

If you want to buy or sell Real Estate, see **A. C. Bender.**
HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.

WANLESS'
OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Royal Insurance Company, Limited
ESTABLISHED 1845
Assets, $71,000,000

Lorenz, H F W, gro, Erb s
Lorenz, John, wdwkr, h Foundry
Lorenz, Max, mech, h John n
Ludwig, Edwd, mldr, h Peppler
Ludwig, Jos, cooper, h Belleview
McBride, A B, barstr, Erb s, h George
McBride, Amelia, salsldy J Uffelman, Mary
McBride, J F, trav, h Mary
McBride, Jennie, clk S H Knox & Co, Mary
McBride, Nellie, clk S H Knox & Co, Mary
McCardle, Jno, tmstr, h Foundry
McCorkindale, A, clk Mutual Life, Young
McDonald, Hugh, lab, h Park
McDougall, Alex, mech, h Erb s
McDougall, Margt, bkpr, Erb s
McDougall, Wm, trav, h Erb s
McGrath, Thos, boilermkr, h Caroline
McIntyre, Alison A, clk Mutual Life, h Noecker
Maclelan, J, b Huether House
Maclennan, J D, bkpr Molsons Bank, King
Madter, Jacob, h Caroline
Maebus, Clarence, clk Waterloo Mfg Co, lvs Berlin
Maier, Henry, cooper, h King
Maier, John, cooper, h King
Mamel, Mrs Henry, h John n
Manski, Wm, lab, h Bowman
Mansz, Henry, eng, h Peppler
Mardt, Albt, lab, h Ezra av
Market Hotel, Mrs John Mayer, prop, Albert
Marshall, Wm, mech, William s
Marshall, Wm J, shipr Kuntz Brewery, Ltd, William s
Marth, Geo C, carp, h Cedar n
Martin, Anthony, lab, h King
Martin, Anthony, h Herbert
Martin, Mrs E M, h Allen s
Martin, Miss E M, clk Dominion Life, Allen s
Martin, J D, coachmn, h William s
Martin, Noah, excise officer, h Short
Martin, Mrs O S, h Water
Martin, Val J, mech, h Park av
Martini, Clarence, prntr Chronicle-Telegraph, Erb s
Massel, Wm, tmstr, h Park
Mayer, Anthony, Market Hotel
Mayer, Clayton, Market Hotel
Mayer, John, Market Hotel
Mayer, Mrs John, prop Market Hotel, Albert
Meades, Victor, clk Mutual Life, Allen n
Meads, Walter, upholstr, h Allen n
Meier, John, mech, b Alexander House
Meilke, Mrs C, h Herbert
Menk, Fred, carp, h Foundry
Mercer, Geo, lab, h Foundry

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

Merchants' Button Co, R Roeschman, mgr, King
Merklinger, John, finshr, Church
Merklinger, Martin, shmkr, Short
Merner, Ammon, mldr, h Caroline
Metz, John, farmer, h Albert
Metzger, Abrahm, mech, h King
Meyer, Alfd, mech, h Erb s
Meyer, Alfd, hostlr City Hotel
Meyer, Mrs E, h Foundry
Meyer, Michl, lab, h Herbert
Mickus, Edwd, lab, h Cedar n
Mickus, Jas, auctnr, h Peppler
Mickus, Wm, mech, h Park
Mielke, John, mach, h Cedar n
Miller, Adam, tinsmth, b Alexander House
Miller, Carl E, wks Brewy, h Moore av
Miller, Chas, wdwkr, h Menno
Miller, Chas F, mason, h Erb s
Miller, Henry J, finshr, h Duke
Miller, John E, cabntmkr, h Peppler
Miller, Otto, coachmn, b Alexander House
Miller, Wm, finshr, h John n
Miller, Wm, carp, Duke
Mollard, F H, clk Bank of Commerce, b Huether Hotel
Molsons Bank, Jacob S Hespeler, mngr, King
Monteith, Wm, ball player, b Alexander House
Moogk, Chas, arch, h Cedar n
Moogk, Chas, jr, carp, h Queen
Moogk, Geo, contr, h Cedar n
Moore, Geo, hop grower, h Union
Moorman, James B, mngr Canadian Bank of Commerce, h George
Moran, Richd, lab, h Foundry

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company
LIMITED
Total Funds Exceed $84,600,000

Morley, Richert, shoemkr, h Herbert
Moser, Edwd, wks Box facty, Peppler
Moser, Ephriam, wks Distillery, h King
Moser, Fred, clk Waterloo Mutual Fire, Princess
Moser, J G, tinsmth Weichel & Son, h Young s
Motheral, Jas O, h King
Moyer, A C, photos, King, h William s
Moyer, Adam, h William s
Moyer, John, farmer, h King

GORE DISTRICT MUTUAL
FIRE
Insurance Company
Established 1839.
Net Cash Surplus, $333,772.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

A. C. BENDER, REAL ESTATE AND CONVCIEYANNG.
11 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

PIANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE Paid-up Capital, $10,000,000 Reserve, $6,000,000 Total Assets, $150,000,000
Transacts a General Banking Business. Interest Allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
North British and Mercantile Insurance Company
ESTABLISHED 1809
Total Funds Exceed $85,805,000
Canadian Investments, 8,820,742

Moyer, John H, mech, h Park av
Moyer, Wm, pntr, h Young n
Mueller & Son, coopers, Shantz
Mueller, Chas, h Young s
Mueller, Chas, cooper, h Queen
Mueller, Henry R, cbntmkr, h William s
Muir, J M, h Mary
Mueller, August, mech, h King
Murr, John, eng, h Short
Musselman, Aaron, wdwkr, h Water
Musselman, Joseph, cbntmkr, h King
Mutual Life of Canada, George Wegenast, mang dir, Albert
Nahrgang, John C, carp, h Foundry
Nahrgang, Wm H, mech, Foundry
Naylor W S, acct Molsons Bank, h King
Near, Wm, brklyr, h King
Neeb, Henry, lab, h William s
Neuber, Mrs A, h William s
Nichol, Arthur, uphlstr, h Caroline
Nichol, John, produce dlr, h Willow
Niehaus, Wm, lab, b Commercial Hotel
Niergarth, Chris, carp, h William s
Nihill, Thos, tanr, h Menno
Noecker, C L, M D, h Albert
Noecker, Mrs E, h King
Noice, Harry, lab, b Commercial Hotel
North Waterloo Farmers Mutual Fire Ins Co, Josiah Stauffer, mgr, King
Northcott, Miss W, b Huether House
Nowack, Jos, wks Brewery, h King
Oakley, George, lab, h Frederick
O'Donnell, C W, clk Waterloo Mutual Fire, John n
O'Donnell, Chas, clk, John n
O'Donnell, Miss M O, steno Mutual Life, John
O'Donnell, Thos, mech, h Queen
O'Donnell, Thos, h John n
Oestreich, A, elect, h William s
Oestrich, Chas, shmkr, h Peppler
Oetzel, George, broom mkr, h Bricker av
Oetzel, Henry, mgr Co-operative Broom Co, h Jefferson
Oetzel, Jacob, h Park
Oetzel, John, h Albert
Ontario Seed Co, King
Otto, Sidney W, clk Waterloo Mfg Co, Caroline
Ovens, Thos, carp, h George
Paff, John, lab, h Young n
Paguel, Wm, lab, h Erb n
Park Hotel, Geo Last, prop, King
Patten, Thos, h Princess
Payne, Ezra, carp, h Queen

THE MUTUAL LIFE OF CANADA The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN. ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

Pearson, Albert, cooper, h Victoria
Peltz, Wm, caretkr, h Bowman
Peppler, Arch, lab, h Noecker
Peppler, George, tmstr, 21 George
Peppler, Geo C, blksmth, h 21 George
Peppler, Jacob, h Young s
Pequegnat, Eugene, clk Mutual Life, 1 Berlin
Perschbacher, F C, h Young s
Peskett, Albert, mech, h John s
Petch, Frank, clk, Young n
Pfaff, Baltzer, lab, h Albert
Pfaff, Mrs Geo, h Albert
Pfeffer, Wm, brbr, h Allen n
Pflug, Fred, eng, h Herbert
Philp, Miss M, steno Mutual Life, Herbert
Plantz, Chas, drvr, h Norman
Plantz, Henry, carp, h David
Playford, Benj, tchr, h King
Poehlman, B, brbr, Erb s, h same
Poppie, Louis, tmstr, b Alexander House
Preiss, Reinhart, masn, h John n
Price, Mrs Hannah, h King
Rabb, John M, contr, h John n
Rafferty, J J, lab, h Peppler
Rafferty, Jas, lab, h Foundry
Rafferty, John, lab, h Allen n
Rafferty, John, lab, h Park
Raisig, H C, prop Commercial Hotel, h King
Raisig, Joseph, uphlstr, b Commercial Hotel
Rank, Henry, carp, h Caroline
Rank, Wm, carp, h Moore av
Reade, W M, barstr, h George
Reesor, Alfd, shmkr, h Young n
Reesor, John, shmkr, h Herbert
Reiber, F W, lab, h Elgin

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire
INSURANCE COMPANY
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Reickert, Stanley, prntr Chronicle Telegraph, Erb s
Reid, Edwd, mech, h Herbert
Reid, Wm, mech, h Union
Reiner, Jacob, mech, h William s
Reinhardt, Mrs F, h King
Reinhardt, John, finshr, King
Reinich, John, lab, h Erb n
Reitel, M, coal and wood, King
Reitzel, Clement, contr, h Foundry
Rendell, C C, acct Can Bank of Comm, Union
Reuel, Henry, btchr, h King

C. A. BOEHM
District Agent
THE
Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.
PHONES — Office 249; Residence 209

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE BUSINESS TRANSACTED | **A. C. BENDER,** 11 QUEEN ST. SOUTH, BERLIN, ONT.

WANLESS' ◎ Everything in Music, Classic, Sacred and Secular, also Folios, Collections, Opera Scores, Catechisms, Methods and Studies. ◎ SHEET MUSIC MUSIC BOOKS

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
INCORPORATED 1890.
Surplus to Policyholders, $206,800

Reuel, Henry, sr, lab, h Victoria
Rick, J, mach, h Charles
Riddell, W H, asst mgr Mutual Life, h King
Rieb, Michl, lab, h King
Riegert, August, lab, h Cedar n
Riehm, P, tlr, h King
Ritz, Robt, prntr Chronicle-Telegraph, Erb s
Ritzer, Clayton, slsmn John Ritzer, Water
Ritzer, John, tlr, King, h Water
Ritzer, John, h Victoria
Ritzer, M G, h Peppler
Rockel, Adolph, wks Distillery, h Albert
Rockel, Andw, undertkr, h King
Rockel, Chas N, pntr, h King
Rockel, Gustav, mech, h Charles
Rockel, Henry, carp, h Peppler
Roehr, Chas F, tlr, h John n
Roesch, A K, grocer, King
Roesch, Mrs Thos, h Foundry
Rohricht, Adolph, mech, h Church
Roos, Miss A, steno Mutual Life, King
Roos, Miss E R, clk Dominion Life, 26 Duke
Roos, C H, mgr, h Albert
Roos, Edw J, jwlr, King, h Duke
Roos, Mrs H W, h Church
Roos, Mrs Henry, h Willow
Roos, J H, treas Mutual Life, h Erb n
Roos, Mrs J S, h King
Roos, Miss L, steno Mutual Life, King
Roos, P H, sec-treas Dominion Life, h Albert
Rosch, Eby, elect, b City Hotel
Roschman, R, & Co, button mfrs, Queen
Rose, Harriet, h King
Roth, Oscar, uphlstr, Ezra av
Roth, Otto, bkr, Ezra av
Roth, Wm, carp, h Ezra av
Rothermel, Peter, carp, h Cedar n
Ruby, Chas, sec Mutual Life, l Berlin
Ruchty, Alex, carp, h Allen n
Rudy, Mrs Geo, h Albert
Rueffer, Fred, clk Mutual Life, l Petersburg
Ruhlman, Gene, cigars and tobacco, billiard parlor and bowling alleys in connection, King
Ruppel, Emerson, uphlstr, h Caroline
Ruppel, Gordn, mech, h Caroline
Ruppel, J W, lab, h Park
Ruppert, Wm, wdwkr, h Jefferson
Rutch, Paul, mech, h Erb s
Ryan, Edwd, lab h Willow
Salm, John M, carp, h Caroline
Sanderson, A E, bkr, King
Sass, Edwd, cbntmkr, h Herbert
Sass, Fred, coal oil dlr, h Erb s
Saville, Henry, mason, h Caroline
Schaaf, John, tanr, h Queen
Schade, Martin, agt, h King

The Mutual Life of Canada Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced
W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

Schaefer, Adam, mech, h Erb s
Schaefer, Mrs E, h William s
Schaefer, Geo, lab, h Water
Schaefer, Henry, mgr Can Furn Co, l Berlin
Schaefer, Henry, h Princess
Schaefer, J D, cbnt mkr, h King
Schaefer, John, wks Button fctry, h Park av
Schaefer, John C, cigar box mfr, Queen
Schaefer, Theo, b City Hotel
Schaefer, Wm, uphlstr, h Foundry
Schafer, Wm, clk Weichel & Son, Erb
Schauf, Alfd, wks Brewery, h John s
Schaus, Henry, cooper, h King
Schedewitz, Wm, cooper, h Short
Scheifele, Chris, mach, h Church
Scheifele, Henry, carp, King
Scheifele, Sid, farmer, King
Schelter, Edwd, motormn, h Cedar n
Schelter, Louis, lab, h Cedar n
Scherer, W J, pntr, h David
Scheuerman, David, h Devitt av
Schickler, Jos, mech, h Menno
Schiedel, C W, acct Union Mills, h Albert
Schiedel, Philip A, carver, h Allen n
Schiel, Martin, wks Rubber facty, h William s
Schierholtz, Emil, mfr, h King
Schlichter, Philip, lab, h John n
Schlitt, Wm, mach, h William s
Schlosser, Edgar, clk, h Mary
Schlosser, Frank, wks Distillery, h Victoria
Schlosser, Ignatz, carp, h Mary

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

Schmehl, Mrs S, h Princess
Schmidt, E, h Park av
Schmidt, E A, dairy, h Caroline
Schmidt, Fred, wine clk Hotel Lewis
Schmidt, Geo H, clk Waterloo Mfg Co, h Water
Schmidt, Hermn, lab, h Willow
Schmidt, Martin, mach, h Queen
Schmidt, Michl, carp, h King
Schmitt, E W, clk Mutual Life, Park
Schnaar, Hermn, lab, h Frederick

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
Pool and Billiard Parlor in Connection.
7 KING STREET WEST WALPER BLOCK.

A. C. BENDER
REAL ESTATE
11 Queen St. S.
Berlin, Ont.
ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
THE STANDARD LIFE ASSURANCE CO'Y

ESTABLISHED 1825

Invested Funds, -	$61,000,000
Canadian Investments,	18,000,000
Annual Revenue, -	7,400,000
Profits Paid - -	35,000,000

Schnarr, J H, h Foundry
Schnaar, Wm J, eng, h Park av
Schneider, Ferd, lab, h Willow
Schneider, Geo, wine clk City Htl
Schneider, Geo B, shmkr, Erb s, h Cedar s
Schneider, John, farmer, h King
Schneider, John D, formn Waterloo Mfg Co, h Snider
Schneider, Jos, mach, h Park
Schnitzler, Jacob, cgrmk, George
Scholte, Fred, wdwkr, h King
Scholte, Fred, jr, mach, King
Schondelmeyer, John, mfr, Erb s
Schreiber, Gustv, lab, h Bowman
Schuett, Chas, wks Brewy, King
Schumm, Fred, mach, b Alexander House
Schwazwaelder, Mrs S E, h Noecker
Schweitzer, Chas, b Market Hotel
Schweitzer, Philip, lab, h King
Scott, Chas C, drover, King
Scott, Jas, drover, h King
Seagram, E F, mngr Jos E Seagram, h King
Seagram, Jos E, wines and liquors, King
Seagram, Jos E, prop Distillery, Erb s, h Willow
Seeburger, Mrs Fred, h Peppler
Sehl, Jos, mach, h William s
Sehl, Philip, blksmh, h 22 George
Seibel, Edwd, cooper, h Victoria
Seip, Jacob H, farmr, h Frederick
Seip, Louis, h King
Seipel, Geo, mason, h Park av
Sentinel, (The), James Heveron, publisher, Erb n
Seyler, Adam N, firmn, h 21 Mary
Seyler, Chas H, repr, King, h Mary
Seyler, Robt, wine clk Commercial Hotel
Seyler, Urban, carvr, 21 Mary
Shantz, Allen, farmer, h Albert
Shantz, Cleason (Graybill & Shantz), h Erb s
Shantz, Edwd, blksmth, h Erb s
Shantz, J G, mech, h Caroline
Shantz, Walser W, clk Waterloo Mfg Co, Victoria
Shelley, Sidney, miller, h Allen n
Shelley, Wm, uphostr, h John n
Sherman, Thos A, drvr, h King
Shinn, J K, undertkr, h Albert
Shirk, Lehman, mech, h Albert
Shuh, Mrs John, h Willow
Shuh, L W, clk Waterloo Mutual Fire, John n
Shuh, Levi, Mutual Fire Ins Co, h John s
Simpson, John, firemn, h Albert
Sinclair, Louis, b Huether House
Sing, Charlie, lndry, King
Smith, Herbt A, shmkr, h Spring
Smith, Herbt J, reprtr, h King
Snider, Cranson W, mgr Waterloo Mfg Co, h George
Snider, Edwin, wks Waterloo Mfg Co, h Princess

The Mutual Life of Canada

Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager

51 KING ST. WEST, Phone 511

House Phone 323

Player-Pianos 66 and 88 Notes at WANLESS'

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

Snider, Edwin W, pres Waterloo Mfg Co, h King
Snider, Elmer, acct Can Furn Co, lvs Berlin
Snider, Fred W, bkpr Union Mills, h Albert
Snider, Fernando W, asst mgr Waterloo Mfg Co, h Mary
Snider, Israel, carp, John n
Snider, J B, furn mfr, King, h Willow
Snider, Jacob, carp, h John n
Snider, Mrs Titus, h Menno
Snider, William, prop Union Mills, h Albert
Snyder, A H, mgr Snyder Bros, h George
Snyder Bros Upholstering Co, A H Snyder, mgr, King
Snyder, Emma, nurse, h Victoria
Snyder, Emmet, asst bkpr Can Furn Co, b Foundry
Snyder, Fernando, clk, h Peppler
Snyder, H M, (Snyder Bros), h Albert
Snyder, Ira, shmkr, h Victoria
Snyder, M B, h Devitt av
Snyder, Saml, h William s
Snyder, Saml, jr, h Erb s
Snyder, Mrs Simon, h George
Soehner, Alfd, lab, h George
Soehner, Mrs Wm, h Albert
Somerville, W H, asst sec Mutual Life, Allen
Spade, Mrs A H, h Duke
Spaetz, Rev Theo, h Allen n
Spitzig, Adam, lab, h John n
Stahl, Saml, lab, h Albert
Staley, David, lab, h Queen
Stauffer, Josiah, mgr North Waterloo Farmers' Mutual Fire Ins Co, King
Stauffer, Levi, h George

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Total Assets (including subscribed capital, $429,000

Steckenreiter, Nicholas, contr, h Elgin
Steffler, John, lab, h King
Steiner, Ephrm, cooper, h Short
Steinhardt, Chris, mech, Cedar n
Steller, John, carp, h Water
Steller, John E, pntr, h John n
Stengel, W C, flour and feed, h Moore av
Stenunagel, Mrs C, mlnr, King
Stephens, C A, mgr Bank of Toronto, h Park av
Steppler, Henry, carp, h William s

PERTH MUTUAL
FIRE
INSURANCE COMPANY
ESTABLISHED 1863
Net Cash Surplus, $202,793.
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH, Berlin, Ont.

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block
CIGARS, TOBACCO, Etc.
Pool and Billiard Parlor in connection.

STEINWAY THE WORLD'S MOST RENOWNED PIANO. WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

Steppler, Wm, wks Rubber facty, h Union
Sterling, W J, V S, h Erb n
Stewart, Robt, mach, h John n
Strasser, E A, furnishings, King, b Huether House
Strasser, Mrs Geo, h Albert
Strasser, Miss S, clk Dominion Life, Albert
Strebel, John, harnsmkr, Erb s, h Cedar s
Stricker, Alonzo, mech, Norman
Stroh, Miss E, clk Dominion Life, Devitt av
Stroh, Fred, clk Dominion Life, b King
Stroh, Jacob, tanr, h Devitt av
Stroh, John, lab, h Herbert
Stroh, Melvin, upholstr, h Peppler
Stroh, Wm, prop Alexander Hse, King e
Stroikie, Jacob, mech, h Caroline
Strom, Amsey, b Market Hotel
Strom, Clarence, b Market Hotel
Strong, Hugh, shmkr, h Foundry
Strum, Chris, mach, h John n
Strum, Moritz C, brbr, h John n
Stubbins, Edwd, wks Foundry, h Albert
Stuebing, Otto, cgrmkr, Cedar n
Stuebing, Wm, coopr, h Cedar n
Stuebing, Mrs Wm, h Erb s
Stumpf, Jos, mason, h Menno
Sturm, M C, brbr, King
Suggitt, Geo, h Duke
Sutton, Richd lab, h Church
Taylor, J Addison, clk Waterloo Mutual Fire, h King
Theal, Danl, eng, h Charles
Thiel, Irvin, mldr, h Albert
Thoman, Isaiah, tmstr, h Erb s
Thomas, Mrs Chris, h King
Thomas, Miss E, clk, h King
Thomas, Elijah, h King
Thomas, F W, excise officr, King
Thomas, J S, tchr, h Victoria
Thomas, W H, lab, h Princess
Thomas, Wm, wks Brwy, h King
Thomas, Wm H, h Albert
Thompson, W G, agent Canadian Exp Co, h Mary
Toletzke, Wm, h Young s
Toronto-Waterloo Office Fixture Co, Shantz av
Trask, Mrs Kate, h Albert
Treusch, Adam, h King
Treusch, Chas, finshr, h Queen
Treusch, Harvey, upholstr, h Queen
Trumper, Fred B, lab, h John n
Trussler, Byron, agent, h Erb s
Trussler, Geo M, lab, h Victoria
Tucker, Horace, mech, h Foundry
Tucker, John, lab, h Menno
Tucker, Sydney, lab, h Victoria
Uffelman, Adam, salsmn Jacob Uffelman, Erb n
Uffelman, Jacob, gen store, King, h Allen n
Uffelman, Wm, clk, Allen n

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

Umbach, Otto M, trav, h Victoria
Union Mills, Wm Snider, prop, King
Uttley, Mrs N, h Duke
Uttley, Nathan R, iron dlr, Queen, h Duke
Vale, Geo W, lab, h Albert
Valentine, Jas, mfr, h Park av
Valentine & Martin, shoe mfrs, Cedar, cor Queen
VanEvery, Clarke, mach, h Water
VanEvery, Miss May, steno Mutual Life, Water
Vehitelen, August, mech, Duke
Veitel, Wm, wks Distillery, h King
Venton, Geo, mldr, b Alexander House
Voelker, A W, clk Mutual Life, lvs Berlin
Wagner, Adam, cbntmkr, h Park
Wagner, Arthur, prntr Chronicle-Telegraph, Erb s
Wagner, Elmer, wdwkr, Park
Wagner, John E, clk Waterloo Mfg Co, lvs Berlin
Wagner, Mrs Leah, h George
Wagner, Tillie, tlrs John Ritzer, George
Wahl, Albt, coopr, John n
Wahl, Alfd, finshr, John n
Wahl, Edwd, finshr, h John n
Wahl, Harry, brbr, John n
Wahlsmuth, Miss, drsmkr, h John s
Wakely, R, b Huether House
Walley, F H, books and stationery, King
Walter, Jacob, shmkr, h Albert
Waltz, Frank, mach, h Allen n
Wankel, Emil, button turnr, h Union

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889,95

Wardell, Greene, Ltd, shirt mfrs, William n
Warner, Emil, finshr, h Foundry
Waterloo Broom and Brush Co, N Martin, mgr, Erb n
Waterloo County Real Estate Co, Erb s
Waterloo Furniture Co, E O Weber, mgr, Allen, cor Willow
Waterloo Glove Mfg Co, J Schondelmayer, mgr, Duke
Waterloo Mfg Co, Cranson Snider, mgr, King

Insurance Company of North America
Founded 1792.
Losses Paid, $144,780,841.
Surplus, $5,589,406.
Fire, Marine, Automobile, Tourist, Etc.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

Lembke & Kreller,
7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE
A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at WANLESS'

The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION INSURANCE COMPANY OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,552,000

Waterloo Mutual Fire Ins Co, Frank Haight, mgr, King
Waterloo Steam Laundry, Weber n
Waterloo Tannery, Jacob Stroh, prop, Erb n
Watson, M E, tchr, Mary
Watson, Jas B, blksmth, h Mary
Watson, W J, h York
Weaver, Alex, carp, h Young n
Webb & Fischer, M D's, King w
Webb, J H, M D, h Erb n
Weber, A J, carp, h Cedar n
Weber, Henry, wine clk City Hotl
Weber, Jacob, shmkr, h King
Weber, M S, clk Waterloo Mfg Co, h Albert
Weber, Solomon, pntr, h Allen n
Weeks, P F, h Queen
Wegenast, Miss C, h King
Wegenast, Geo, mgr Mutual Life, h King
Wegenast, Ida, steno Mutual Fire, William
Wegenast, M S, turnr, h William s
Weichel & Son, hardware, etc, King
Weichel, Chas J, bkpr Weichel & Son, King
Weichel, W G, mgr Weichel & Son, h 8 Allen n
Weidenhammer, A prntr, h King
Weidenhammer, Alberta, clk J H Ziegler, Ezra av
Weidenhammer, Jacob, lab, h Ezra av
Weigand, David, finshr, h Herbert
Weiler, Henry, butn wkr, b Alexander House
Weinstein, Peter, lab, h Cedar n
Weinstein, Peter, lab, h Albert
Weis, P L, tmstr, h King
Weisgerber, Henry, mach, h Victoria
Wells, Clayton (W Wells & Son), h Allen n
Wells, W, & Son, dentists, King
Wells, Walter, h Caroline
Wendell, Henry H, tmstr, h Victoria
Wendell, John, lab, h Foundry
Wendell, Louis, shmkr h William s
Weseloh, John, flour and feed, Albert, h William
Westfall, Jos, btchr, h Ezra av
Westwood, Harry, eng, Weber s
White, August, mech, h Queen
Wilhelm, H M, harnsmkr, King, h Queen
Wilhelm, Leo, harnsmkr, b City Hotel
Wing, Rev M L, pastor Emanuel Church, h Cedar s
Winkler, Geo, brbr Alexander House, h King
Winkler, J H, acct Mutual Life, Noecker

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

Winkler, A, livry, Duke, h Queen
Winkler, Louis, wks Shirt facty, h Allen n
Winn, Mrs Jane F, h Mary
Winterhall, Ed, wks Rubber fcty, h Union
Witzel, Peter, blksmth, h William s
Woelfle, Edwd, h Albert
Woelfle, Geo, lab, h Cedar n
Woelfle, Henry, mech, h Church
Woelfle, Mathias, carp, h Cedar n
Wolfe, Alex, mech, h Queen
Wolfe, Alex, lmstr, h Duke
Wolfe, Christn, pntr, h Queen
Wolff, Hermn, pntr, h Princess
Wolfe, Jacob, lab, Duke
Wolfe, Jacob, mech, h Queen
Wolf, Menno, pump mkr, h Erb s
Woeller & Bolduc, furn mfrs, Herbert
Woeller, C, (Woeller & Bolduc), h King
Woodward, G W, excise officer, h Caroline
Yanchus, Frank, b Market Hotel
Yanchus, John, b Market Hotel
Young, R M, prnt Sentinel, b Huether House
Young, Mrs Wm, h John n
Youngblut, G F, shoes, King w, h Young s
Zalewski, Jos, mech, h William s
Zick, Bertha, clk N A Zick, Willow
Zick, Conrad, cbntmkr, h Willow
Zick, N A, shoes, King, h Willow
Ziegler, Mrs E, h Victoria
Ziegler, H A, pearl cutr, h King

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident Insurance Company of Canada
Surplus to Policyholders, $213,447,72

Ziegler, Henry H, finshr, John n
Ziegler, John H, gro, King
Zimmerman, Mrs C, h Albert
Zimmerman, Wm, plmbr, b Commercial Hotel
Zinn, John, boots and shoes, King, h same
Zirka, Albt, boilermkr, h Union
Zobisch, Jas, wks Rubr facty, h John s
Zobisch, Martin, mach, h Erb n
Zoellner, Miss A, h Erb n

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,769.
C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 249. Residence 209.

A. C. BENDER,
RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South.
Berlin, Ont.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING STREET WEST, WALPER BLOCK

EDISON, VICTOR and POLLOCK PHONOGRAPHS and RECORDS. ❋ WANLESS'

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

BRIDGEPORT

Alphabetical Directory

HENRY VERNON & SON, PUBLISHERS

Alderson, John, engineer
Berlin & Bridgeport Elec Ry
Birnstihl, Mrs Amelia
Birnstihl, Henry, horse trader
Birnstihl, Emil, broom maker
Boetger, David, rubber mkr
Brubacker, Ferman, clerk
Boetger, David, rubber maker
Boetinger, J R, hotel
Boetinger, Milton, bartender
Boettinger, Gordon, butcher
Bott, David, mechanic
Bracey, Wm
Burkholder, Mrs Sarah
Clemens, John, laborer
Crane, Mr
Cressman, Ivan, milk dealer
Eby, Moses, milk dealer
Erb, Henry
Freedman, Carl
Frey, Benjamin, farmer
Frey, J H, farmer
Gastmeier, Mrs Mary
Gastmeier, Otto, constable
Gastmeier, Orson, mechanic
Gastmeier, Wm, fireman
Gibbet, Fred, laborer
Goeler, Henry, mechanic
Goeler, Martin, mechanic
Gole, Solomon S
Grasser, J
Groff, Allan, laborer
Groh, Albert, fireman
Guellett, Wm, mechanic
Haas, Elam, laborer
Haas, Irvine, mechanic
Haas, Moses, laborer
Hall, Arthur, mechanic
Hallman, Israel, mechanic
Hallman, Moses, dairyman
Halstead, —, mechanic
Hamel, Andrew, farmer
Handorf, Louis, laborer
Hann, William
Harnack, Robert, mason
Hassenflug, Henry, laborer
Heck, Philip, mason
Heckadorn, Ezra, laborer
Himburg, Fred, cooper
Hofheinz, Fred, finisher

THE MUTUAL LIFE OF CANADA
Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - $2,973,750
W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

Hofheinz, William, mechanic
Hollinger, John B, cooper
Hollinger, John F, carpenter
Hollinger, Geo, cabntmkr,
Hopp, Wm, dairyman
Horn, Peter, mechanic
Hummell, Anthony, blacksmith
Hunsberger, Abram, laborer
Hunsberger, Moser, dairyman
Jaeck, Albert, clerk
Jaeck, Edgar, wks Shirt factory
Jaeck, Edwd, mechanic
Jaeck, Fred, cooper
Jaeck, Geo, cabinetmaker
King, —, laborer
Kress, Alvin, conductor
Koch, Mrs Adam
Koerber, Philip, blacksmith
Kraft, Jacob, laborer
Krampein, Norman, miller
Kuntz, Geo, cooper
Lachman, Henry, cooper
Lachman, Isaac, laborer
Lasso, Wm, mechanic
McCloy, Miss Maggie, drsmkr
McDonald, Geo, machinist
Maier, Chas, farmer
Maier, Louis, farmer
Martin, Ezra M, laborer
Martin, W, laborer
Meisel, Edward, miller
Meyers, Squire, laborer
Morris, J, mechanic
Newman, Chas, laborer
Nobes, Thomas, mechanic
Pernfus, Alvin, clerk
Pernfus, Diebert, traveller
Pernfus, Frank, head miller
Polokofski, Aug, hostler
Pomeroy, J B, teacher
Quickfall, Allen E, cattle dlr
Quickfall, Richard
Ray, Wm, horse dlr

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
INCORPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Reichert, Arthur, laborer
Reichert, Frank, laborer
Reichert, John L, grocer
Reichert, Simon, mechanic
Reiter, Nicholas, farmer
Roedding, Louis, dairyman
Rohdenberg, George, laborer
Rohlan, Fred, supt
Roos, James
Schade, H, P M, general merch
Schaefer, Mrs John
Schedewitz, Albert, motorman
Schedewitz, John, motorman
Schelly, David, carpenter

Head Office—WATERLOO
MERCANTILE FIRE INSURANCE Co
C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 299

If you want to buy or sell Real Estate, see
A. C. Bender.
HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

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POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.

PIANO? THAT MEANS GO TO WANLESS'

THE CANADIAN BANK OF COMMERCE Paid-up Capital, $10,000,000
Reserve, $6,000,000
Total Assets, $150,000,000

Transacts a General Banking Business. Interest Allowed on Deposits.

G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for

North British and Mercantile Insurance Company

ESTABLISHED 1809

Total Funds Exceed $85,805,000
Canadian Investments, 8,820,742

Schiedel, Herbert, traveller
Schiedel, Noah, broom maker
Schmitt, Henry H, cooper
Schmitt, Henry S, cattle dlr
Seebach, Philip, laborer
Seibert, A E, laborer
Seibert, Albert, mechanic
Seibert, Daniel, finisher
Seibert, Mrs Henry
Shirk, George M, bookkeeper
Shirk, G M, & Co, coal and salt
Shirk, Noah, miller
Shirk, Peter (Shirk & Snider)
Shirk & Snider, millers
Simpson, Martin
Schmidt, Wm, laborer
Schwartzentruber, Michl, laborer
Schweitzer, Louis, farmer
Schweitzer, Stanley, farmer
Schultz, Adolph, clerk
Schultz, Chas, mason
Schultz, Herman, mason
Smith, Charles, horse dlr
Snider, Levi
Stahl, Herman, lab
Stricker, Philip, cooper
Underwood, C E, teamster
Underwood, Thomas, laborer

PERTH MUTUAL
FIRE
INSURANCE COMPANY

ESTABLISHED 1863

Net Cash Surplus, $202,793.

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

Underwood, Wm, laborer
Wagner, Casper, weaver
Wagner, Herman, hotel
Watson, Wm
Weaver, Titus, plumber
Weber, Eli, gardner
Weber, Tilman, teamster
Weber, Urias, farmer
Whiting, Miss E F, teacher
Woodhall, Gale, laborer
Woodhall, —, sr
Zemmer, Daniel, gardener

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for

HAND-IN-HAND

INSURANCE COMPANY

ESTABLISHED 1873

OLD AND TIME-TRIED

THE MUTUAL LIFE OF CANADA

The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

BERLIN AND WATERLOO

CLASSIFIED BUSINESS DIRECTORY

☛ Headings marked thus *, and others omitted, are inserted only when contracted for.

ACCOUNTANTS

Scully & Scully, Berlin

ARCHITECTS

THE DESIGNING AND DRAUGHTING COMPANY
ARCHITECTS and DESIGNERS
Plans, Specifications and Detail Drawings, also Commercial Designs and General Draughting.
36 TORONTO ST., TORONTO, ONT.

Designing & Draughting Co, Toronto

Knechtel, Chas, Berlin
Wey, I, Berlin

*AUCTIONEER

Davey, J W, 59-61 King e

BAKERS

Bardon, Louis, Berlin
Davey, John W, Berlin
Ferguson, Fred K, Berlin
Dietrich, H A, Berlin

BANKS

Bank of Nova Scotia, Vernon D MacLeod, mangr, Berlin
Bank of Toronto, J K Ball, mgr, Berlin
Bank of Toronto, G A Stephens, Waterloo
Commerce, G M Wedd, mangr, Berlin
Commerce, J Moorman, mangr, Waterloo
Dominion, K Bergmann, mngr, 45 King e
Hamilton, C L Laing, agent, Berlin
Merchants, W E Butler, mangr, Berlin
Molsons, Jacob Hespeler, mangr, Waterloo

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection

You consult your own interests by calling upon
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REAL ESTATE DEALER, CONVEYANCER, ETC.

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity and Guaranty Co.
(We Will Bond You)
Established 1896
Cash Capital, $1,700,000

BARRISTERS and SOLICITORS

Bitzer, A L, Berlin
Boulby, W H, Berlin
Clement & Clement, Berlin
Cram, W M, Berlin
Haight, J C, Waterloo
McBride, A F, Waterloo
Millar & Sims, Berlin
Reade, W M, Berlin
Scellen & Weir, Berlin

BICYCLES

Steinmetz & Son, Berlin
Pequegnat, Arthur, Berlin

BOOKKEEPING MACHINES

Hainer Bookkeeping Machine
CASH REGISTER
CREDIT REGISTER
TIME RECORDER } IN ONE MACHINE
SEND FOR CATALOGUE
BOOKKEEPING MACHINES, LTD.
424 Spadina Ave., Toronto, Ont.

Bookkeeping Machines, Ltd, Toronto

BILLIARDS AND POOL

Lembke & Kreller

BOOKSELLERS & STATION'RS

Bender, J P, Berlin
Clarke Bros, Berlin
Doersam, Jacob, Waterloo
Weaver Stationery Co, Berlin

BOOTS AND SHOES

Hessenauer, J, & Son, Berlin
Neill, R, Berlin
Seyler, Chas, Berlin
Sippel & Hagen, Berlin
Snyder, E K, Berlin
Weseloh, A, & Co, Berlin
Ziegler, W A, Berlin
Zinkann Bros, Berlin

***BREAD MACHINERY**

Wilson, C H, & Son, Toronto (see advt)

BREWERS

Kuntz, Louis, Waterloo
Lion, C N Heuther, Berlin

BUILDING STONE

YOU WILL FIND IT ADVISABLE TO GET PRICES ON
ROMAN STONE
(Trade Mark Registered)
BEFORE YOU BUILD.
THE ROMAN STONE CO. Ltd.
100 Marlborough Ave., Toronto.

Roman Stone Co, Ltd, The, Toronto

THE MUTUAL LIFE OF CANADA
In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

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CENTRAL BUSINESS COLLEGE, TORONTO, will train you quickly and effectively. It has trained thousands. Free catalogue explains. Write for it. W. H. SHAW, Principal.

Central Business College, Toronto

BUTCHERS

Dumart, H, Berlin
Eby, Ion, Berlin
Hinsberger, S P, Berlin
Kraft, E, Berlin
Manz, George, Berlin
Schneider, J M, Berlin

***BUTCHERS' TOOLS**

Wilson, C, & Son, Toronto (see advt)

CARPET MANUFACTURERS

The Brinton Carpet Company of Canada,
LIMITED—PETERBOROUGH
Manufacturers
Milton, Brussels and Axminsters
WM. E. WHITEHEAD, Agent
KILDARE HAND TUFTED CARPETS.
Sales Dept.—28 WELLINGTON ST. WEST, TORONTO.

Brinton, The, Carpet Co, of Canada, Ltd, Toronto

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company
LIMITED
Total Funds Exceed $84,600,000

CIGARS, ETC

Lembke & Keller, Berlin

CROCKERY, CHINA & GLASS

A & E Heller, Berlin

CLOTHIERS

Moyer, Allan, Berlin
Smyth Bros, Berlin
Strasser & Co, Waterloo
Thornton & Douglas, Ltd, Berlin
Weseloh, A, & Co, Berlin
Wildfang, M, Berlin

CORE DISTRICT MUTUAL
FIRE
Insurance Company
Established 1839.
Net Cash Surplus, $333,772.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVCIEYANNG.
11 QUEEN ST. SOUTH, BERLIN, ONT.

OUR IMPORTED STOCK OF VIOLINS ACCORDEONS and HARMONICAS LEADS

WANLESS'

The Canadian Bank of Commerce

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for

Royal Insurance Company, Limited

ESTABLISHED 1845
Assets, $71,000,000

COAL AND WOOD

Boehmer, R, & Co, Berlin
Kloepfer & Co, Berlin
Lockhart, A, Berlin
Pipe, A A, Berlin

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The oldest in Canada. Excellent Courses. Fine equipment. Up-to-date methods. Positive results. Catalogue sent on request.
T. M. WATSON, PRINCIPAL.

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144 BLOOR Street East, Toronto
A Boarding and Day School for Girls
Founded by the late George Dickson, M. A., former principal of Upper Canada College and Mrs. Dickson. Modern equipment, large grounds. Teachers of highest academic standing
Mrs George Dickson, President. Miss J. E. Macdonald, B.A., Principal.

St Margaret's College, 144 Bloor St, Toronto

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Braun, Casper, Berlin

CORRESPONDENCE SCHOOLS

International, Berlin

COUNTER CHECK BOOKS

F. N. BURT COMPANY, Limited

Successors to
The Carter-Crume Co., Ltd. (Canadian Branch)
The Morton Co., Ltd., and
Merchants' Counter Check Book Co., Ltd.
Manufacturers of
Counter Check Books, Shipping Tags, Invoice Tags, Credit Systems, Duplicating Letter Books and Paper Boxes.
44 KING STREET WEST, TORONTO, ONT.

Burt, F N, Co, Ltd, Toronto

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Cornell, E P, Berlin
Hertel, A H, Berlin
Hilliard, J A, Berlin
Hughes, F G, Waterloo
Rudel, A E, Berlin
Wells, W, & Son, Waterloo
Wilkinson, W R, Berlin

DRUGGISTS

Clarke Bros, Berlin
Devitt, E M, Waterloo
Ritz, E O, Berlin
Roos, A J, Berlin and Waterloo
Schmidt, W J, Berlin

DRY GOODS, ETC

Bricker & Co, Waterloo
Cressman, M C, Berlin
Ernst, S R, Berlin
Lang Bros & Co, Berlin
Macklin, F E, Berlin
Mills, C H, Berlin

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA

Low Expense Rate, Low Death Rate and care in respect of investments are the items that count, Examine our records in these regards,

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN. ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

Sauder, E A, Berlin
Smyth Bros, Berlin
Uffelman, J, Waterloo
Weseloh, A, & Co, Berlin

ELECTRICAL CONTRACTORS

CHADWICK BROS.
ELECTRICAL CONTRACTORS
BRASS FOUNDERS & METAL SPINNERS
ART METAL GOODS
IF IT IS BRASS, COPPER, ALUMINUM OR IRON—WE MAKE IT.
WRITE FOR INFORMATION.
SHOWROOM 193 KING EAST. FACTORY OAK AVE. & BARTON ST.
HAMILTON, ONT.

Chadwick Bros, Hamilton

ELECTRICAL SUPPLIES

Electric Construction Co, Berlin

EXPRESS COMPANIES

Canadian, A E Brand, Berlin
Canadian, I E Hertel, Waterloo
Dominion, A J Roos, Berlin

FLOUR AND FEED

Eidt, J L, Berlin

FURNITURE DEALERS

Canada Furniture Manufacturers, Berlin
Lippert, Edward, Berlin
Schrieter, A G, Berlin
Hallman, A S, Berlin
Haseflug, G, Waterloo

GARAGE

Gross, Nelson, Berlin

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire
INSURANCE COMPANY
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

GENERAL STORES

Devitt, M, & Co, Waterloo
Doering Bros, Waterloo
Leeson, W H, Berlin
Moyer, Allan A, Berlin

*GROCERIES (Wholesale)

Randall & Roos, Berlin

GROCERS

Ahrens, H J, Berlin
Baumgaertner, John, Waterloo
Beck & Schell, Berlin

C. A. BOEHM
District Agent
THE
Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.
PHONES — Office 249; Residence 209

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE
BUSINESS TRANSACTED
A. C. BENDER,
11 QUEEN ST. SOUTH,
BERLIN, ONT.

WANLESS' ◎ Everything in Music, Classic, Sacred and Secular, also Folios, Collections, Opera Scores, Catechisms, Methods and Studies. ◎ SHEET MUSIC MUSIC BOOKS

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
INCORPORATED 1890.
Surplus to Policyholders, $206,800

Betzner & Co, Berlin
Bristol, John, Berlin
Hallman, A S, Berlin
Haseflug, G, Waterloo
Metcalfe, Wm, & Co, Berlin
Stahl, E A, Berlin
Stuebing & Son, Berlin

HARDWARE, PAINTS & OILS

Conrad Bros, Waterloo
Fennell & Son, Berlin
Hymmen, P, Berlin
Potter, Geo E, Berlin
Weichel, M, & Son, Waterloo

HOTEL TABLEWARE

GET WISE HAVE THE BEST, IT PAYS.
MADDOCK'S VITRIFIED
JOHN MADDOCK & SONS LTD. ENGLAND
HOTEL WARE
With Welded Edge, is the standard of quality.
CORRESPONDENCE SOLICITED
E. W. Klotz, 24 WELLINGTON ST. WEST, TORONTO

Klotz, E W, Toronto

HOTELS

Alexander House, Waterloo
American Hotel, Berlin
Bowman Hotel, E Bowman, Berlin
City Hotel, Waterloo
Clarendon Hotel, Eph Ferrier, Berlin
Commercial Hotel, Waterloo
Grand Central Hotel, J Zuber, Berlin
Grand Union Hotel, Wm Zinger, Berlin
Hotel Brunswick, Geo Moser, Berlin
Hotel Germania, H R Steppler, Berlin
Hotel Lewis, Waterloo
Market Hotel, Waterloo
Station Hotel, Berlin
Walper House, E Hollinger, Berlin

ICE DEALERS

Katsch, O A, Waterloo
Quickfall, A C, Berlin

INSURANCE COMPANIES AND AGENTS

Aetna Ins Co, Carl Krantz, Berlin
American Surety Co, B E Schulte, Berlin
Anglo American Fire, H L Staebler & Co, Berlin
Anglo American Fire, Carl Kranz, Berlin
Atlas Fire, H L Staebler & Co, Berlin
Bender, A C, Berlin
Boehm, J A, Waterloo
Boiler Inspection and Ins Co, H L Staebler, & Co, Berlin
British America Assurance, Carl Kranz, Berlin
Caledonian Fire, Carl Kranz

The Mutual Life of Canada Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.
W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

Berlin
Canadian Casualty, I S K Weber Co, Berlin
Canadian Fire, B C, Schulte, Berlin
Canadian Fire, H L Staebler & Co, Berlin
Canadian Railway Accident, H L Staebler & Co, Berlin
City of Hamilton Cash Mutual, Fire, I S K Weber Co, Berlin
Commercial Union Fire, H L Staebler & Co, Berlin
Crown Fire, I S K Weber Co, Berlin
Dominion Burglary, H L Staebler & Co, Berlin
Dominion of Canada Guarantee and Accident, A H Seibert, Berlin
Dominion of Canada Guarantee and Accident, B C Schulte, Berlin
Dominion Fire, I S K Weber Co, Berlin
Dominion Life, Thomas Hilliard, mangr, head office, Waterloo
Dominion Plate Glass, I S K Weber Co, Berlin
Economical Mutual Fire, W H Schmalz, mangr, head office, Berlin
Economical Mutual Fire, Carl Kranz, Berlin
Equity Fire, H L Staebler & Co, Berlin
Equity Fire, I S K Weber Co, Berlin
Equity Fire, Carl Kranz, Berlin
Fidelity and Casualty Co, N Y, B C Schulte, Berlin
Fidelity and Casualty Co, N Y, I S K Weber Co, Berlin

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

General Fire, I S K Weber Co, Berlin
Gore Mutual Fire, Carl Kranz, Berlin
Great West Life, A H Seibert, Berlin
Guardian Fire, Carl Kranz, Berlin
Hamilton Cash Mutual Fire, I S K Weber Co, Berlin
Hand-in-Hand Ins Co, H L Staebler & Co, Berlin
Hartford Fire, Carl Kranz, Berlin
Home Fire, Carl Kranz, Berlin

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

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Berlin, Ont.
ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
Pool and Billiard Parlor in Connection.
7 KING STREET WEST WALPER BLOCK.

Player-Pianos 66 and 88 Notes at WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
THE STANDARD LIFE ASSURANCE CO'Y
ESTABLISHED 1825

Invested Funds, -	$61,000,000
Canadian Investments,	18,000,000
Annual Revenue, -	7,400,000
Profits Paid - -	35,000,000

Imperial Guarantee & Accident, H L Staebler & Co, Berlin
Independent Fire, I S K Weber Co, Berlin
Liverpool, London & Globe, Carl Kranz, Berlin
London Guarantee and Accident, Carl Kranz, Berlin
London Life, Carl Kranz, Berlin
London Assurance, H L Staebler & Co, Berlin
London & Lancashire Guarantee, H L Staebler & Co, Berlin
London Mutual Fire, Carl Kranz, Berlin
Manufacturers' Life, John McMeekin, city agent, Berlin
Merchants' Fire, I S K Weber Co, Berlin
Metropolitan Fire, I S K Weber Co, Berlin
Metropolitan Fire, H L Staebler & Co, Berlin
Monarch Fire, I S K Weber Co, Berlin
Montreal-Canada, I S K Weber Co, Berlin
Mutual Life of Canada, George Wegenast, mangr; W H Riddell, sec; head office, Waterloo
Mutual Life of Canada, W M O Lochead, district mngr, Berlin
New York Plate Glass, Carl Kranz, Berlin
North British & Mercantile Fire, H L Staebler & Co, Berlin
Northern Assurance Company, Carl Kranz, Berlin
Ontario Fire, I S K Weber Co, Berlin
Ontario Fire, H S Staebler & Co, Berlin
Pacific Coast Fire, H L Staebler & Co, Berlin
Phenix of Brooklyn Fire, Carl Kranz, Berlin
Phoenix Ins Co, Hartford, H L Staebler & Co, Berlin
Prudential Life, C A Bilhaz, special agent, Berlin
Prudential Life, 69 Frederick
Queen City Fire, H L Staebler & Co, Berlin
Richmond & Drummond Fire, I S K Weber Co, Berlin
Rochester-German Fire, Carl Kranz, Berlin
Royal Fire, H L Staebler & Co, Berlin
St Paul Fire, and Marine, I S K Weber Co, Berlin
Shantz, F E, & Co, Berlin
Springfield Fire, H L Staebler & Co, Berlin
Standard Fire, B C Schulte, Berlin
Standard Life, H L Staebler & Co, Berlin
Sterling Accident and Guarantee Co, H L Staebler & Co, Berlin

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $550,000.00
Government Deposit, $50,000.00

United States Fidelity and Guarantee Co, H L Staebler & Co, Berlin
Waterloo Mutual Fire, Frank Haight, mangr, hd office Waterloo
Wellington Mutual Fire, I S K Weber Co, Berlin
Western Fire, I S K Weber Co, Berlin
Western Marine, I S K Weber Co, Berlin
Yorkshire Fire, Carl Kranz, Berlin

LAUNDRIES

Pearl Steam Laundry, Berlin
Sun, Waterloo

LIQUORS

Barnhart, Wm, Berlin
Seagram, J E, Waterloo
Stein, C, Berlin

*LIVERIES

Bricker & Son, Berlin
Lawrason, W A, Berlin

MANUFACTURERS

Ahrens, A H, & Co, shoes, Berlin
Alpha Chemical Co, Berlin
Berlin Brick Co
Berlin Cigar Co
Berlin Foundry
Berlin Felt Boot Co
Berlin Furniture Co
Berlin Gasoline Engine and Thresher Co, Ltd
Berlin Gauntlet Mfg Co
Berlin Glue Works
Berlin Interior Hardwood Co
Berlin Plate Glass & Mirror Co

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Total Assets (including subscribed capital, $429,000

Berlin Racycle Co
Berlin Robe and Clothing Co
Berlin Rubber Manfg Co, Ltd
Berlin Shirt and Collar Co
Berlin Suspender Co
Berlin Woodenware Co
Blankstein, Chas, cigars, Berlin
Boehmer, A, & Co, paper boxes, Berlin
Bolduc & Waeller, furniture, Waterloo
Breithaupt Leather Co, Ltd, Berlin

LEADING FIRE INSURANCE COMPANY IN AMERICA.
J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent. Phone 249

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block
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THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

Canada Button Co, Berlin
Canada Furniture Manufacturers, Berlin and Waterloo
Cloisonne Glass Co, Berlin
Doerr, C H, & Co, biscuits, Berlin
Forwell Foundry Co, Berlin
Foster-Armstrong Co, pianos, Berlin
Hachborn, C H, & Co, upholstrs, Berlin
Hagen Shirt and Collar Co, Berlin
Hall, H J, & Son, planing mills, Berlin
Havana Cigar Co, Berlin
Hertil, A, refrigerators, Berlin
Hibner Furniture Co, Berlin
Hoffman, C C, buttons, Berlin
Jackson & Cochrane, founders, Berlin
Kaufman, Jacob, planing mills, Berlin
Keil, Fred, cigars, Waterloo
Kreiner, J, & Co, furniture, Berlin
Krug, H, Furniture Co, Berlin
Lang Tanning Co, Ltd, Berlin
Lippert & Co, furniture, Berlin
Meinke, Wm, cigars, Berlin
Merchants' Rubber Co, Berlin
O'Donald, Thomas, cigar boxes, Waterloo
Oberholtzer, G V, & Co, shoes, Berlin
Ontario Sugar Co, Berlin
Onward Manfg Co, sliding furniture shoe, Berlin
Ott, M, & Son, bricks, Berlin
Peerless Leather Co, Berlin
Pequegnat, The Arthur, Clock Co, Berlin
Roschman & Bros, buttons, Waterloo
Schierholtz & Zinkam, furniture, Waterloo
Shantz, J Y, & Son, buttons, Berlin
Shirk & Snider, flour mills, Bridgeport
Snider, J B, furniture, Waterloo
Snider, Wm, flour mills, Waterloo
Snyder Bros' Upholstering Co, Ltd, Waterloo
Star Whitewear Co, Berlin
Tolton, Harry, shirts, Berlin
Toronto-Waterloo Office Fixture Co, Waterloo
Tuerk Bros, foundry, Berlin
Valentine, Turner & Co, shoes,
Walker Bin and Store Fixture Co, Berlin
Waterloo Broom and Brush Co, Waterloo
Waterloo Glove Mfg Co, Waterloo
Waterloo Mfg Co, Ltd, implements, Waterloo
Waterloo Shoddy Mills, Waterloo
Waterloo Woolen Mills, Waterloo
Wiegand & Co, shirts, Berlin
Winterhalt, J, cigars, Berlin

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

Insurance Company of North America
Founded 1792.
Losses Paid, $144,730,841.
Surplus, $5,589,406.
Fire, Marine, Automobile, Tourist, Etc.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889,95

Williams, Green & Rome, shirts, Berlin
Woeller & Bolduc, furniture, Waterloo
Wunder Furniture Co, Berlin

MAPS

Brandt, Wm B, 540 Ontario St, Toronto

MARBLE & GRANITE WORKS

Braun, Casper, Berlin

MEN'S FURNISHINGS

Costello, W O, Berlin
Garner, A Z, Berlin
Sauder, E A, Berlin
Thornton & Douglas, Ltd, Berlin
Weseloh, A, & Co, Berlin
Wildfang, M, Berlin

MERCHANT TAILORS

Harrison, George, Berlin
Rosenberg, Max, Berlin
Stieler & Seibert, Berlin
Schmitt, S O, Berlin
Tylinski & Co, Berlin
Wildfang, M, Berlin

MILLINERY

Fehrenbach, S & Co, Berlin
Rose, Alex, Berlin

MAPS FOR MUNICIPAL PURPOSES.
SPECIAL SURVEYS. ADVERTISING MAPS.
LITHOGRAPHIC DRAFTING, TRACING, BLUEPRINTING.
WM. B. BRANDT, Div. Eng. 540 Ontario Street, Toronto

Lembke & Kreller,
7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

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A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

HAINES BROS' PIANOS USED BY PATTI, EAMES OLE BULL and others at WANLESS'

The Canadian Bank of Commerce

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION INSURANCE COMPANY OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,552,000

NEWSPAPERS

Berlin Journal, Rittinger & Motz, Berlin
Berlin News-Record, Berlin
Berlin Telegraph, Berlin
Canadischer Kolonist, Rittinger & Motz, Berlin
Chronicle-Telegraph, Waterloo
Deutsche Zeitung, Waterloo
Gospel Banner, Douglas Bros, Berlin
Missionary, Douglas Bros, Berlin
Ontario Glocke, Rittinger & Motz, Berlin

NURSERIES

Berlin, H L Jansen, Berlin

OPTICIANS

Boehmer Bros, Berlin
Gabel, A J, Berlin

OSTEOPATHY

Bingeman, Ella, Berlin
Heist, E D, King W, Berlin
Heist, Mrs E D, King w, Berlin

PAINTERS

Hett, J W, Berlin
Hamel, E, & Co, Berlin
Wolfe, Chris, Waterloo

PATENT ATTORNEYS

FETHERSTONHAUGH & CO.
—THE OLD ESTABLISHED FIRM—
—HEAD OFFICE—
ROYAL BANK BUILDING,
10 King St. East, TORONTO
BRANCHES—Montreal, Ottawa, Winnipeg, Vancouver and Washington, D. C., U. S. A.

Fetherstonhaugh & Co, Toronto

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Send for "THE PROSPECTIVE PATENTEE."

Featherstonhaugh, Dennison & Co., Toronto

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W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

ESTABLISHED 59 YEARS

Wilson's *Gold Medal* Scales

32 HIGHEST PRIZES IN CANADA

Wilson Pays the Freight

100 Styles of Scales

COAL, HAY AND GRAIN SCALES

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C. WILSON & SON,

79 Esplanade St. East,

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PLATE AND WINDOW GLASS

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THE TORONTO PLATE GLASS IMPORTING COMPANY, LIMITED,

HILL & RUTHERFORD, Managing Directors

The Largest Glass Bending, Bevelling, Mirror and Ornamental Glass Works in Canada

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Support your own Institution. The Economical holds a place among the foremost Companies of Ontario. Rates low. Security unsurpassed.

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HIGH GRADE WOOD PATTERNS

The Hamilton Pattern Works
PATTERN SPECIALISTS
Hamilton, Canada.
All kinds of wood patterns.

The Hamilton Pattern Works, Hamilton, Canada

PHOTO SUPPLIES

Starnaman & Son, Berlin

PHYSICIANS

Armitage, J H, Waterloo
Bauman, A F, Waterloo
Bowlby, G H, Berlin
Cline, L F, Berlin
Hett, J E, Berlin
Hilliard, W L, Waterloo
Honsberger, J F, Berlin
Huehnergard, H, Berlin
Karn, C J W, Berlin
Lackner, H G, Berlin
McLean, John, Berlin
Minchin, D J, Berlin
Noecker, C J, Waterloo
Wallace, W T, Berlin
Walters, J J, Berlin
Webb & Fischer, Waterloo
Whiteman, R W, Berlin

PICTURE FRAMERS

Starnaman & Son, Berlin

PIANOS AND ORGANS

Becker, E W, Berlin
Bressnahan, J P, Berlin

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
INCORPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Gardiner, F G, Berlin
Wanless, G A, Berlin

PLANING MILLS

Sash and Doors

Hall, H J, & Son, Berlin
Kauffman, J, Berlin

PLATE GLASS

Toronto Plate Glass Importing Co, Ltd, (see page opposite)

Head Office—WATERLOO

MERCANTILE FIRE INSURANCE CO.

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

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A. C. Bender.
HE WIL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.

EDISON, VICTOR and POLLOCK PHONOGRAPHS and RECORDS. ❋ WANLESS'

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
ESTABLISHED 1808

Total Funds,	-	$15,000,000
Capital Paid Up	-	1,320,000
Uncalled Capital	-	9,680,000

PLUMBING AND HEATING

Hainsworth, John, Berlin
Hollinger & Durst, Berlin
Wolfhard, H, & Co, Berlin
Winters, Thompson, Berlin

PRINTERS (Book and Job)

Berlin News-Record, Berlin
Berlin Telegraph, Berlin
Chronicle-Telegraph, Waterloo
Cober & Dopp, Berlin
Douglas BBros, Berlin
Rittinger, Herman, Berlin
Rittinger & Motz, Berlin
Weaver Stationery Co, Berlin

RAILWAYS, Freight Offices

C P R, Joseph
G T R, Weber

REAL ESTATE AGENTS

Bender, A C, Berlin
Knell, Henry, Berlin
Shantz, F E, & Co, Berlin
Schulte & Riener, Berlin
Weber, I S K Co, Berlin

*SCALES

Wilson & Son, Toronto (see advt)

SEED COMPANY

Ontario Seed Co, Waterloo

*SEWING MACHINES

Bressnahan, J P, Berlin
Singer Manfg Co, Berlin
Wanless, G A, Berlin

STOVES AND TINWARE

Wolfhard & Co, Berlin
Hymmen, P, Berlin
Snider, Fred, Berlin
Weichel, M, Waterloo

TANNERS

Breithaupt Leather Co, Berlin
Lang Tanning Co, Berlin

TELEGRAPH and TELEPHONE COMPANIES

Bell Telephone Co, Berlin and Waterloo
Canadian Pacific, A J Roos, Berlin
Great North Western, Berlin

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - $2,973,750

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. *W. H. Schmalz, Sec. and Manager.*
Geo. C. Lang, Vice-President.

***THERMOS BOTTLES**

THE THERMOS BOTTLE

For sale by DRUG, HARDWARE, SPORTING GOODS AND JEWELRY STORES.

CANADIAN THERMOS BOTTLE CO.
Limited
12-14 SHEPPARD ST., TORONTO

Canadian Thermos Bottle Co, Ltd, 12-14 Sheppard st, Toronto

TYPEWRITERS AND SUPPLIES

Monarch, H L Staebler & Co, Berlin
United Typewriter Co, Toronto

UNDERTAKERS

Klippert Undertaking Co, Waterloo
Lippert, Edward, Berlin
Simpson Co, Berlin
Surarus, A B, Berlin

VARIETIES

Knox, S H, & Co, Berlin

VERMIN EXTERMINATORS

COMMON SENSE MANFG. CO.
381 Queen St. W., Toronto
MANUFACTURERS OF
COMMON SENSE EXTERMINATORS
For Rats and Mice, Roaches and Bedbugs, No Odor—Dries them up. Every package guaranteed. All dealers.
WRITE FOR TESTIMONIALS

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WATCHMAKERS AND JEWELERS

Boehmer Bros, Berlin
Gabel, A J, Berlin
Heller Bros, Berlin
Heller, J H, Berlin
Pequegnat, Paul, Berlin
Roos, E J, Waterloo

THE
UNDERWOOD
TYPEWRITER
is more extensively used in Canada than all other makes combined. See the Underwood man at our nearest office. He is a good fellow to know.

UNITED TYPEWRITER CO., LIMITED
OFFICES IN ALL CANADIAN CITIES. HEAD OFFICE AT TORONTO

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVCIEYANNG.
11 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

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THE MUTUAL LIFE OF CANADA

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 *House Phone 323*

NORDHEIMER "QUALITY TONE" PIANOS HIGH VALUE, LOW PRICE AT **WANLESS'**

HARTFORD FIRE INSURANCE COMPANY

A Century Old
In San Francisco alone ten mil ions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE COMPANY
OF HARTFORD, CONN.

Established 1854

Total Assets, -	$9,900,000
Total Losses Paid,	65.696,377

IF YOU WISH TO
KEEP THE BABY HEALTHY
You must feed it good nourishing food that it can digest.
WE HAVE RECEIVED A LARGE NUMBER OF
TESTIMONIALS
FROM
PHYSICIANS, PROFESSIONAL NURSES, MOTHERS, DRUGGISTS
and others who have used Triangle Baby Food for a number of years, and they all recommend it as one of
THE BEST BABY FOODS
that can be purchased. Try it and you will be pleased with results.
TRIANGLE FOOD
Is for sale at all Drug Stores.
If you cannot procure it in your town write for a FREE sample tin to
Triangle Food Co.
HAMILTON, ONT.

OUR FIRST
consideration with the little ones should be to provide nourishing food that will agree with them. We have no hesitation in saying "TRIANGLE FOOD" is the best substitute for "mother's milk" known in Canada.

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BOOTS and SHOES

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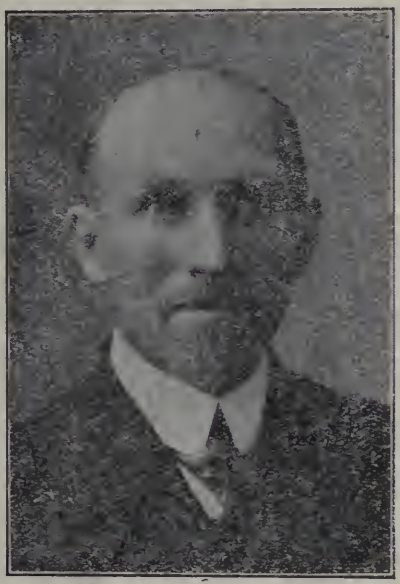

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General Dry Goods, Clothing, Men's Furnishings and Ladies' Ready-to-Wear.

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OUR BUSINESS POLICY

Is to give the people of the surrounding Country GOOD SERVICE—GOOD TREATMENT, together with the best Merchandise that our cash can buy. Our stock is strictly new and up-to-date in both stores.

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Tables and Alleys in First Class Condition
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